E.

Abstract exhibiting the condition of the Banks of Rhode Island on Tuesday the 13th day of September, 1853, from the returns made to the general assembly at its annual October session.

[The secretary's circular, as by law provided, was issued on the 15th of September, 1853, requiring the banks to make returns of their condition on the 13th day of September, 1853.]

	PROVIDENCE.				
	American.	Arcade.	Atlantic Bank.	Bank of America.	Bank of Commerce.
DUE FROM THE BANKS.					
Capital stock actually paid in	$929,050 00	$690,050 00	$69,650 00	$135,100 00	$1,000,000 00
Bills in circulation	102,339 00	375,981 00	40,401 00	83,015 00	87,950 00
Deposites on interest	18,652 62	25,580 49	.....	650 00	37,378 81
Deposites not on interest	70,579 89	68,890 26	26,590 49	26,143 94	77,320 44
Debts due to other banks	17,672 89	7,708 13	.....	.....	20,667 91
Dividends unpaid	1,127 00	1,136 00	(*)	36 00	686 00
Net profits on hand	44,352 71	94,669 66	1,523 65	7,460 69	66,482 59
Total amount of liabilities	1,183,774 11	1,194,015 54	138,165 14	252,405 63	1,290,485 75
RESOURCES OF THE BANKS.					
Debts due from directors	9,550 00	18,300 00	2,200 00	5,400 00	.....
Debts due from other stockholders	44,142 00	32,970 08	7,544 39	3,514 00	57,452 68
Debts due from all others	1,095,694 73	979,818 92	112,039 51	227,353 67	1,196,829 26
Specie actually in bank	15,199 34	7,600 80	2,303 85	4,944 65	8,271 85
Bills of other banks	3,604 03	8,092 00	3,677 00	6,305 46	8,222 70
Deposites in other banks	804 73	147,933 74	8,500 00	2,887 85	9,118 26
Amount of its own stock held by the bank	.....	.....	.....	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the bank	† 14,779 28	.....	.....	.....	.....
Real estate	.....	.....	.....	.....	6,500 00
Other property	.....	.....	1,900 39	2,000 00	2,100 00
Total amount of resources	1,183,774 11	1,194,015 54	138,165 14	252,405 63	1,290,485 75
Increase of capital since last return	115,250 00	190,050 00	(‡)	35,100 00	131,300 00
Par value of shares	50 00	50 00	50 00	50 00	50 00
Date rate per cent., and amount of dividend	May 7, 1853, 7 per cent. per annum, 31,815 00	July 6, 1853, 4 per cent. 6 months, 27,404 00	..... (*)	April 5, 1853, 8 per cent. per annum, 4,000 00	April 7, 1853, 7 per cent. per annum, 35,000 00
Amount of suspended paper considered bad or doubtful	130 00	.....	.....	.....	.....
Reserved profits at the time of the last dividend	18,864 66	17,542 25	.....	671 97	35,317 33
Amount loaned on pledges of stock in the bank	2,585 00	.....	.....	6,345 00	17,400 00
Amount and description of stock held as collateral security for loans, (see notes)	.....	.....	.....	.....	.....
Debts due and not paid	456 00	.....	.....	.....	.....
Largest amount of indebtedness from any one person or firm	80,788 00	100,000 00	10,000 00	10,000 00	97,221 68
Amount of bills in circulation under five dollars	32,134 00	60,973 00	17,396 00	48,180 00	32,745 00

* None yet declared. † 188 shares What Cheer Corporation. ‡ First instalment 5th July last.

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E.—*Abstract exhibiting the condition of the Banks in Rhode Island*—Continued.

	PROVIDENCE.				
	Bank of North America.	Blackstone Canal.	Butchers and Drovers'.	City.	Commercial.
DUE FROM THE BANKS.					
Capital stock actually paid in	$700,000 00	$500,000 00	$131,110 00	$300,000 00	$585,450 00
Bills in circulation	88,300 00	355,000 00	73,390 00	101,606 25	60,060 00
Deposites on interest	3,000 00	24,000 00	.....	15,863 85	1,595 24
Deposites not on interest	64,525 77	103,921 96	27,695 31	67,330 49	70,629 22
Debts due to other banks	188,056 68	72,966 18	.....	1,505 11	.....
Dividends unpaid	1,660 75	1,104 50	.....	773 75	.....
Net profits on hand	21,371 24	52,604 20	4,121 21	29,238 64	26,366 24
	*20,464 22	.....	.....	.....	.....
Total amount of liabilities	1,087,378 66	1,114,596 84	236,316 52	516,318 09	744,200 70
RESOURCES OF THE BANKS.					
Debts due from directors	10,000 00	26,967 00	500 00	24,450 00	13,100 00
Debts due from other stockholders	20,000 00	5,175 00	21,940 44	21,488 94	10,618 00
Debts due from all others	858,491 26	820,444 94	177,853 20	440,221 82	702,341 87
Specie actually in bank	12,000 00	25,000 00	1,856 64	4,540 94	1,795 21
Bills of other banks	150,931 67	74,528 28	1,215 25	7,979 97	2,252 00
Deposites in other banks	30,740 94	134,731 62	32,584 49	9,262 67	14,093 62
Amount of its own stock held by the bank	.....	.....	.....	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the bank	.....	27,750 00	.....	.....	.....
Real estate	.....	.....	.....	.....	.....
Other property	† 5,214 79	.....	366 50	8,373 75	.....
Total amount of resources	1,087,378 66	1,114,596 84	236,316 52	516,318 09	744,200 70
Increase of capital since last return	200,000 00	.....	(‡)	80,200 00	115,000 00
Par value of shares	50 00	25 00	50 00	50 00	50 00
Date, rate per cent., and amount of dividend	July –, 1853, 7 per cent. per annum, 24,256 75	July 6, 1853, 6 per cent. per annum, 15,000 00	..... (§)	July 5, 1853, 4 per cent. per annum, 11,998 24	July 15, 1853, 8 per cent. per annum, 20,000 00
Amount of suspended paper considered bad or doubtful	470 00	450 00	(§)	3,300 00	.....
Reserved profits at the time of the last dividend	9,000 00	40,000 00	600 00	22,741 99	15,660 90
Amount loaned on pledges of stock held as collateral security for loans, (see notes)	10,000 00	5,800 00	.....	.....	23,718 00
Debts due and not paid	3,000 00	6,679 50	.....	6,350 03	.....
Largest amount of indebtedness from any one person or firm	45,000 00	29,536 00	21,100 00	17,000 00	29,000 00
Amount of bills in circulation under five dollars	23,300 00	62,532 00	19,110 00	57,059 25	28,000 00

* Due the State on account, $19,983 22; and bonus due the State, $481.
† Orders in the general treasury, $5,214 79.
‡ No previous return.
§ No dividend yet made.

E.—*Abstract exhibiting the condition of the Banks in Rhode Island*—Continued.

	PROVIDENCE.				
	Continental.	Eagle.	Exchange.	Globe.	Grocers and Producers'.
DUE FROM THE BANKS.					
Capital stock actually paid in	$145,410 00	$500,000 00	$500,000 00	$600,000 00	$75,320 00
Bills in circulation	31,121 00	55,571 00	63,500 00	68,773 00	53,385 00
Deposites on interest	9,000 00	5,000 00	.....	11,750 00	10,925 75
Deposites not on interest	13,118 49	34,402 35	78,494 27	37,617 44	35,426 31
Debts due to other banks	.....	16,069 95	14,024 93	15,794 71	.....
Dividends unpaid	.....	.....	570 50	.....	.....
Net profits on hand	5,389 26	17,225 07	32,667 66	24,843 50	2,994 50
Total amount of liabilities	204,038 75	628,268 37	689,257 36	758,778 65	178,051 56
RESOURCES OF THE BANKS.					
Debts due from directors	400 00	27,552 67	20,370 00	24,500 00	1,052 00
Debts due from other stockholders	4,168 00	5,585 00	13,875 00	36,441 15	4,320 74
Debts due from all others	193,160 08	575,992 67	572,448 99	679,047 06	155,485 74
Specie actually in bank	869 31	2,881 95	8,687 98	2,171 55	1,727 61
Bills of other banks	4,253 79	10,820 41	14,250 86	16,418 89	7,804 26
Deposites in other banks	1,187 57	5,435 67	9,624 53	200 00	6,560 46
Amount of its own stock held by the bank	.....	.....	.....	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the bank	.....	.....	.....	.....	.....
Real estate	.....	.....	50,000 00	.....	.....
Other property	.....	.....	.....	.....	1,100 75
Total amount of resources	204,038 75	628,268 37	689,257 36	758,778 65	178,051 56
Increase of capital since last return	.....	.....	.....	57,050 00	(*)
Par value of shares	50 00	50 00	50 00	50 00	50 00
Date, rate per cent., and amount of dividend	New bank.	May 16, 1853, 3½ per cent., 17,500 00	July 6, 1853, 3½ per cent., 17,500 00	May 14, 1853, 3½ per cent. for 6 mo's., 21,000 00	.....
Amount of suspended paper considered bad or doubtful	.....	1,020 00	.....	.....	.....
Reserved profits at the time of the last dividend	.....	8,390 46	34,384 82	13,121 22	.....
Amount loaned on pledges of stock in the bank	.....	9,485 00	21,245 00	10,350 00	.....
Amount and description of stock held as collateral security for loans, (see notes)	.....	.....	.....	(†)	.....
Debts due and not paid	1,400 00	1,757 16	1,000 00	1,523 40	.....
Largest amount of indebtedness from any one person or firm	23,000 00	38,500 00	43,500 00	161,200 00	9,500 00
Amount of bills in circulation under five dollars	7,252 00	27,726 00	Unknown.	17,818 00	23,440 00

* Commenced operation July 2, 1853.

† Five thousand dollars in Providence and Worcester Railroad Company.

E.—*Abstract exhibiting the condition of the Banks in Rhode Island*—Continued.

	PROVIDENCE.				
	High Street.	Manufacturers'.	Mechanics'.	Mechanics & Manufacturers'.	Merchants'.
DUE FROM THE BANKS.					
Capital stock actually paid in	$120,000 00	$500,000 00	$500,000 00	$242,390 00	$500,000 00
Bills in circulation	39,819 00	67,528 00	67,699 00	151,825 50	23,843 00
Deposites on interest	.....	11,691 94	.....	8,391 82	308 69
Deposites not on interest	20,351 98	12,618 67	54,555 14	28,557 25	27,999 82
Debts due to other banks	1,100 00	13,752 64	11,815 19	6,296 73	428,467 50
Dividends unpaid	136 00	473 00	935 75	796 40	1,346 00
Net profits on hand	2,174 85	26,012 61	18,496 87	12,577 34	28,748 95
Total amount of liabilities	183,581 83	632,076 86	653,501 95	450,835 04	1,010,713 96
RESOURCES OF THE BANKS.					
Debts due from directors	6,400 00	14,000 00	5,400 00	23,445 00	5,200 00
Debts due from other stockholders	2,085 00	4,000 00	30,987 43	41,620 28	2,600 00
Debts due from all others	164,293 03	591,916 82	582,445 62	339,937 55	616,486 00
Specie actually in bank	3,953 20	12,105 52	5,575 28	3,904 04	18,687 00
Bills of other banks	2,247 50	3,639 00	3,226 27	7,393 62	222,721 13
Deposites in other banks	.....	4,100 00	3,077 09	15,500 00	116,818 96
Amount of its own stock held by the bank	.....	.....	.....	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the bank	.....	.....	.....	8,882 30	.....
Real estate	.....	2,315 52	20,000 00	9,527 25	28,200 00
Other property	4,600 00	.....	2,790 26	625 00	.....
Total amount of resources	183,581 83	632,076 86	653,501 95	450,835 04	1,010,713 96
Increase of capital since last return	.....	.....	.....	55,430 00	.....
Par value of shares	50 00	100 00	50 00	50 00	50 00
Date, rate per cent., and amount of dividend	Aug. 3, 1853, 8 per cent. per annum, 4,800 00	April 7, 1853, 7 per cent. per annum, 17,500 00	June 30, 1853, 7 per cent. per annum, 17,500 00	July 6, 1853, 8 per cent per annum, 8,000 00	May 9, 1853, 4 per cent., 20,000 00
Amount of suspended paper considered bad or doubtful	.....	.....	.....	5,120 00	.....
Reserved profits at the time of the last dividend	1,013 70	17,915 22	11,355 64	5,958 95	14,446 72
Amount loaned on pledges of stock in the bank	.....	7,500 00	8,270 00	.....	5,800 00
Amount and description of stock held as collateral security for loans, (see notes)	.....	.....	.....	.....	.....
Debts due and not paid	2,767 00	.....	1,648 00	10,356 08	2,223 25
Largest amount of indebtedness from any one person or firm	10,000 00	38,801 00	34,000 00	20,120 00	57,560 00
Amount of bills in circulation under five dollars	17,849 00	21,720 00	19,000 00	110,500 00	5,066 00

E.—*Abstract exhibiting the condition of the Banks in Rhode Island*—Continued.

	PROVIDENCE.				
	National.	Pawtuxet.	Phenix.	Providence.	Roger Williams.
DUE FROM THE BANKS.					
Capital stock actually paid in	$160,000 00	$150,000 00	$300,000 00	$500,000 00	$499,950 00
Bills in circulation	159,919 75	38,292 00	74,504 00	130,000 00	66,701 00
Deposites on interest	14,732 01	.....	1,285 56	13,000 00	.....
Deposites not on interest	25,302 35	14,638 32	61,241 16	51,051 79	108,701 65
Debts due to other banks	1,952 53	.....	6,027 77	45,377 11	22,181 16
Dividends unpaid	.....	1,913 25	412 00	.....	9,623 93
Net profits on hand	7,032 58	11,944 77	33,428 26	153,508 15	52,244 08
Total amount of liabilities	371,939 22	216,788 34	478,898 75	893,037 05	759,401 82
RESOURCES OF THE BANKS.					
Debts due from directors	4,600 00	7,375 00	21,100 00	17,315 00	2,000 00
Debts due from other stockholders	4,320 64	3,700 00	17,781 72	815,138 08	650 00
Debts due from all others	297,810 52	194,691 30	391,675 49	25,151 46	698,916 17
Specie actually in bank	10,418 00	3,403 04	1,950 68	5,200 17	14,678 58
Bills of other banks	31,843 79	2,410 00	12,864 01	16,232 34	15,463 87
Deposites in other banks	22,946 27	5,209 00	5,600 00	.....	13,693 20
Amount of its own stock held by the bank	.....	.....	.....	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the bank	.....	.....	.....	.....	.....
Real estate	.....	.....	.....	14,000 00	14,000 00
Other property	.....	.....	426 25	.....	.....
Total amount of resources	371,939 22	216,788 34	478,898 75	893,037 05	759,401 82
Increase of capital since last return	20,000 00	.....	.....	.....	.....
Par value of shares	100 00	50 00	50 00	400 00	75 00
Date, rate per cent., and amount of dividend	Paid in 80 00 July 5, 1853, 5 per cent., 7,000 00	Aug. 6, 1853, 8 per cent., 6,000 00	May 20, 1853, 8 per cent. per annum, 12,000 00	Oct. 4, 1853, 8 per cent. per annum, 20,000 00	Sept. 5, 1853, 3¼ per cent. for 6 months, 17,498 25
Amount of suspended paper considered bad or doubtful	.....	827 54	690 00	.....	.....
Reserved profits at the time of the last dividend	3,077 50	10,000 00	25,960 64	133,681 83	51,406 56
Amount loaned on pledges of stock in the bank	4,920 64	7,475 00	5,650 00	.....	.....
Amount and description of stock held as collateral security for loans, (see notes.)	.....	.....	.....	.....	.....
Debts due and not paid	3,308 74	2,294 00	1,090 00	17,315 00	650 00
Largest amount of indebtedness from any one person or firm	16,000 00	10,300 00	7,000 00	139,776 83	68,832 00
Amount of bills in circulation under five dollars	83,484 75	24,302 00	28,501 00	50,000 00	17,258 00

E.—*Abstract exhibiting the condition of the Banks in Rhode Island*—Continued.

	PROVIDENCE.				
	Smithfield Lime Rock.	State.	Traders'.	Union.	Weybosset.
DUE FROM THE BANKS.					
Capital stock actually paid in	$215,750 00	$150,000 00	$200,000 00	$500,000 00	$417,050 00
Bills in circulation	65,573 00	88,276 00	50,566 00	52,339 00	264,220 50
Deposites on interest	7,960 00	150 00	5,078 75	.....	.....
Deposites not on interest	30,754 02	33,935 63	37,128 71	80,744 77	37,254 01
Debts due to other banks	.....	.....	7,093 53	22,125 11	19,844 07
Dividends unpaid	1,169 21	94 00	719 75	1,684 00	2,317 25
Net profits on hand	8,118 66	7,925 85	11,799 47	13,424 51	5,501 86
Total amount of liabilities	329,324 89	280,381 48	312,386 21	670,317 39	746,187 69
RESOURCES OF THE BANKS.					
Debts due from directors	1,150 00	22,027 00	6,835 00	5,900 00	7,050 00
Debts due from other stockholders	14,083 61	14,172 00	10,193 87	2,630 00	4,130 00
Debts due from all others	306,489 19	214,016 61	282,542 76	612,662 59	651,685 50
Specie actually in bank	2,522 77	4,910 74	2,241 98	5,650 00	17,054 54
Bills of other banks	1,953 06	22,855 13	4,961 11	19,246 67	5,539 47
Deposites in other banks	3,126 26	2,400 00	5,468 05	12,286 13	60,728 18
Amount of its own stock held by the bank	.....	.....	.....	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the bank	.....	.....	.....	.....	.....
Real estate	.....	.....	.....	12,000 00	.....
Other property	.....	.....	143 44	.....	.....
Total amount of resources	329,324 89	280,381 48	312,386 21	670,317 39	746,187 69
Increase of capital since last return	16,300 00	.....	.....	.....	17,050 00
Par value of shares	50 00	50 00	50 00	50 00	50 00
Date, rate per cent., and amount of dividend	July 1, 1853, 4 per cent., 8,494 00	April 1, 1853, 8 per cent. per annum, 6,000 00	June 15, 1853, 8 per cent. per annum, 8,000 00	June 27, 1853, 7 per cent. per annum, 17,500 00	Aug. 6, 1853, 8 per cent. per annum, 16,442 00
Amount of suspended paper considered bad or doubtful	.....	.....	.....	1,984 99	.....
Reserved profits at the time of the last dividend	5,500 00	1,523 00	7,577 73	9,000 00	1,068 03
Amount loaned on pledges of stock in the bank	3,130 00	2,590 00	8,593 87	7,005 00	5,830 00
Amount and description of stock held as collateral security for loans, (see notes.)	.....	.....	.....	.....	.....
Debts due and not paid	187 17	2,155 00	216 21	.....	80 00
Largest amount of indebtedness from any one person or firm	25,500 00	14,349 00	8,280 00	30,848 00	31,288 30
Amount of bills in circulation under five dollars	22,881 00	25,186 00	23,609 00	23,398 00	.....

E.—*Abstract exhibiting the condition of the Banks in Rhode Island*—Continued.

	PROVIDENCE.	NEWPORT.			
	What Cheer.	Bank of Rhode Island.	Merchants'.	New England Commercial.	Newport.
DUE FROM THE BANKS.					
Capital stock actually paid in	$67,470 00	$100,000 00	$100,000 00	$75,000 00	$120,000 00
Bills in circulation	33,369 00	44,942 00	60,847 00	42,304 00	65,067 25
Deposites on interest	4,600 00	5,993 75	.....	.....	.....
Deposites not on interest	19,105 98	34,682 94	45,548 54	51,198 88	36,529 19
Debts due to other banks	9,000 00	2,520 74	1,186 19	471 00	1,471 96
Dividends unpaid	.....	813 00	335 00	412 75	384 30
Net profits on hand	3,473 49	3,880 06	2,059 54	5,182 60	2,639 61
Total amount of liabilities	137,018 47	192,832 49	209,976 27	174,569 23	227,092 31
RESOURCES OF THE BANKS.					
Debts due from directors	4,200 00	13,395 56	6,284 00	3,975 60	9,313 91
Debts due from other stockholders	5,000 00	18,968 62	4,408 00	3,495 00	5,971 00
Debts due from all others	121,949 04	114,681 35	163,117 09	130,850 01	180,159 55
Specie actually in bank	1,594 10	4,188 70	4,878 40	2,964 39	6,317 89
Bills of other banks	3,488 19	15,437 11	9,437 33	6,515 29	4,167 25
Deposites in other banks	137 03	5,664 57	14,451 45	25,818 94	13,156 55
Amount of its own stock held by the bank	.....	1,300 00	4,400 00	950 00	.....
Amount and description of stock in other banks, and of other stocks owned by the bank	.....	11,729 20	.....	.....	100 00
Real estate	.....	3,500 00	3,000 00	.....	.....
Other property	650 11	3,967 38	.....	.....	7,906 16
Total amount of resources	137,018 47	192,832 49	209,976 27	174,569 23	227,092 31
Increase of capital since last return	.....	.....	.....	.....	.....
Par value of shares	50 00	100 00	100 00	50 00	60 00
Date, rate per cent., and amount of dividend	.....	6 per cent., 3,000 00	April 5, 1853, 4 per cent. for 6 mos., 4,000 00	July 1, 1853, 4 per cent. for 6 mos., 3,000 00	July 1, 1853, 7 per cent. per annum, 4,200 00
Amount of suspended paper considered bad or doubtful	.....	1,228 56	.....	.....	.....
Reserved profits at the time of the last dividend	.....	1,831 50	2,782 90	4,540 62	2,840 02
Amount loaned on pledges of stock in the bank	.....	8,600 00	3,859 00	6,635 00	10,796 00
Amount and description of stock held as collateral security for loans, (see notes)	.....	.....	.....	.....	.....
Debts due and not paid	400 00	8,910 81	12,092 94	20,570 00	5,281 17
Largest amount of indebtedness from any one person or firm	16,075 63	23,816 53	13,075 97	18,600 00	57,705 00
Amount of bills in circulation under five dollars	15,589 00	24,122 00	16,151 00	12,404 00	12,000 00

E.—*Abstract exhibiting the condition of the Banks in Rhode Island*—Continued.

	NEWPORT.			SMITHFIELD.	
	Newport Exchange.	Rhode Island Union.	Traders'.	Globe.	Smithfield Exchange.
DUE FROM THE BANKS.					
Capital stock actually paid in	$60,000 00	$165,000 00	$60,000 00	$100,000 00	$74,000 00
Bills in circulation	33,982 00	51,181 60	58,494 50	52,934 00	64,002 00
Deposites on interest	.....	.....	.....	.....	.....
Deposites not on interest	45,711 85	46,165 05	69,658 88	2,427 86	1,609 19
Debts due to other banks	1,126 69	3,084 78	401 70	9,368 16	7,075 94
Dividends unpaid	.....	854 50	368 00	1,349 00	337 50
Net profits on hand	.....	5,921 50	977 60	4,392 51	7,300 03
Total amount of liabilities	142,820 54	271,606 83	189,900 68	170,471 53	159,324 66
RESOURCES OF THE BANKS.					
Debts due from directors	5,200 00	8,250 00	1,900 00	1,200 00	3,925 00
Debts due from other stockholders	1,400 00	8,369 28	2,630 00	2,375 00	3,986 70
Debts due from all others	104,702 32	216,407 81	136,994 55	165,328 35	141,244 63
Specie actually in bank	3,688 29	5,530 37	3,856 66	1,428 18	2,453 33
Bills of other banks	12,245 31	8,263 60	8,374 83	140 00	215 00
Deposites in other banks	6,617 04	15,925 70	35,599 62	.....	7,500 00
Amount of its own stock held by the bank	4,100 00	.....	.....	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the bank	380 00	.....	.....	.....	.....
Real estate	*4,470 12	8,567 63	.....	.....	.....
Other property	17 46	292 44	545 02	.....	.....
Total amount of resources	142,820 54	271,606 83	189,900 68	170,471 53	159,324 66
Increase of capital since last return	.....	.....	.....	.....	1,400 00
Par value of shares	50 00	95 00	40 00	25 00	40 00
Date, rate per cent., and amount of dividend	May 2, 1853, 4 per cent. for 6 mos., 2,236 00	July 1, 1853, 6¼ per cent. per annum, 5,211 00	5 per cent. for 6 mos., 3,000 00	Aug. 3, 1853, 4 per cent. for 6 mos., 4,000 00	July 2, 1853, 4½ per cent. for 6 mos., 2,700 00
Amount of suspended paper considered bad or doubtful	.....	2,720 00	.....	.....	.....
Reserved profits at the time of the last dividend	3,739 63	2,091 06	1,392 90	3,640 31	3,645 45
Amount loaned on pledges of stock in the bank	6,600 00	7,097 81	4,030 00	.....	4,348 36
Amount and description of stock held as collateral security for loans, (see notes)	.....	.....	.....	.....	.....
Debts due and not paid	3,091 67	6,577 36	4,641 82	.....	4,418 70
Largest amount of indebtedness from any one person or firm	13,900 00	14,000 00	†15,000 00	27,177 08	9,900 00
Amount of bills in circulation under five dollars	8,490 00	14,666 00	10,277 50	.....	.....

* Amount stolen from messenger on 1st instant, after deducting profits on hand, $4,470 12.

† $5,000 secured by stocks.

E.—*Abstract exhibiting the condition of the Banks in Rhode Island*—Continued.

	SMITHFIELD.		CUMBERLAND.		
	Smithfield Union.	Village.	Citizens'.	Cumberland.	Producers'.*
DUE FROM THE BANKS.					
Capital stock actually paid in	$100,000 00	$85,400 00	$52,000 00	$120,850 00	$125,000 00
Bills in circulation	22,962 00	26,575 00	39,048 00	55,339 00	60,799 00
Deposites on interest	.....	.....	621 00	.....	.....
Deposites not on interest	16,146 53	4,455 84	12,271 77	12,877 72	28,103 38
Debts due to other banks	14,869 93	.....	.....	.....	5,121 55
Dividends unpaid	2,097 50	933 75	787 00	.....	42 00
Net profits on hand	4,623 39	2,882 99	1,455 08	7,390 18	8,103 95
Total amount of liabilities	170,699 35	120,247 58	106,182 85	196,456 90	227,169 88
RESOURCES OF THE BANKS.					
Debts due from directors	2,400 00	3,226 43	10,673 00	13,503 54	4,328 00
Debts due from other stockholders	.....	3,402 00	4,094 00	1,734 46	15,364 00
Debts due from all others	165,884 85	100,313 33	79,174 35	166,629 71	202,637 41
Specie actually in bank	1,529 50	3,282 76	1,945 73	1,380 00	1,623 47
Bills of other banks	405 00	265 78	5,659 89	1,150 53	716 00
Deposites in other banks	.....	9,757 28	5,235 88	10,058 66	2,500 00
Amount of its own stock held by the bank	.....	.....	.....	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the bank	480 00	.....	.....	.....	.....
Real estate	.....	.....	.....	2,000 00	.....
Other property	.....	.....	.....	.....	.....
Total amount of resources	170,699 35	120,247 58	106,182 85	196,456 90	227,169 88
Increase of capital since last return	15,600 00	25,400 00	4,575 00	20,850 00	75,000 00
Par value of shares	50 00	50 00	25 00	50 00	25 00
Date, rate per cent., and amount of dividend	Aug. 18, 1853, 8 per cent. per annum.	May 2, 1853, 7 per cent. per annum, 2,507 75	Aug. 31, 1853. 8 per cent. per annum, 2,000 00	Mar. 28, 1853, 8,000 00	April 4, 1853, $1 a share, or $3,000 on 3,000 shares.
Amount of suspended paper considered bad or doubtful	1,221 85	.....	.....	292 17	.....
Reserved profits at the time of the last dividend	4,002 88	735 88	1,109 22	399 20	618 03
Amount loaned on pledges of stock in the bank	.....	.....	.....	.....	.....
Amount and description of stock held as collateral security for loans, (see notes.)	.....	.....	.....	.....	.....
Debts due and not paid	(†)	.....	50 00	5,750 00	.....
Largest amount of indebtedness from any one person or firm	34,236 02	12,000 00	10,000 00	18,000 00	28,521 55
Amount of bills in circulation under five dollars	9,185 00	9,405 00	20,400 00	12,401 00	.....

* This bank went into operation October 4, 1852; on that day the first instalment was due.

† None excepting the suspended paper above stated.

E.—*Abstract exhibiting the condition of the Banks in Rhode Island*—Continued.

	CUMBERLAND.		BRISTOL.		
	Railroad.	Woonsocket Falls.	Bank of Bristol.	Commercial.	Eagle.
DUE FROM THE BANKS.					
Capital stock actually paid in	$80,400 00	$125,000 00	$150,000 00	$52,500 00	$50,000 00
Bills in circulation	24,323 00	44,062 50	9,593 00	23,752 00	13,627 00
Deposites on interest	.....	.....	.....	.....	.....
Deposites not on interest	23,270 06	22,390 10	3,857 04	10,270 34	10,259 14
Debts due to other banks	939 86	8,944 24	6,085 56	2,729 42	1,403 72
Dividends unpaid	1,546 00	.....	380 67	11 03	.....
Net profits on hand	746 46	7,874 12	1,783 24	2,987 88	8,287 03
Total amount of liabilities	131,225 38	208,270 96	171,699 51	92,250 67	83,576 89
RESOURCES OF THE BANKS.					
Debts due from directors	34,790 00	1,900 00	32,718 24	8,248 00	17,332 44
Debts due from other stockholders	42,135 00	4,087 77	60,963 76	475 00	1,400 00
Debts due from all others	49,873 07	190,626 28	61,529 51	58,203 99	47,932 65
Specie actually in bank	958 31	3,365 91	5,388 00	1,481 16	4,172 63
Bills of other banks	969 00	571 00	5,200 00	5,292 00	4,233 36
Deposites in other banks	2,500 00	3,000 00	.....	.....	6,005 81
Amount of its own stock held by the bank	.....	.....	5,300 00	.....	2,500 00
Amount and description of stock in other banks, and of other stocks owned by the bank	.....	.....	600 00	8,233 33	.....
Real estate	.....	4,720 00	.....	.....	.....
Other property	.....	.....	.....	10,317 19	.....
Total amount of resources	131,225 38	208,270 96	171,699 51	92,250 67	83,576 89
Increase of capital since last return	3,150 00	.....	.....	.....	.....
Par value of shares	50 00	50 00	100 00	35 00	25 00
Date, rate per cent., and amount of dividend	Sept. 5, 1853, 4 per cent. for 6 months, 3,206 00	April —, 1853, 4 per cent. for 6 months, 5,000 00	July —, 1853, 3 per cent. for 6 months, 4,500 00	April 6, 1853, 3½ per cent. for 6 months, 1,837 50	Jan. 1, 1851, 4 per cent. for 6 months, 2,000 00
Amount of suspended paper considered bad or doubtful	734 10	500 00	4,250 00	.....	11,258 59
Reserved profits at the time of the last dividend	.....	2,500 83	239 66	729 95	4,164 67
Amount loaned on pledges of stock in the bank	.....	.....	29,912 41	3,775 00	18,185 00
Amount and description of stock held as collateral security for loans, (see notes.)	.....	.....	.....	.....	.....
Debts due and not paid	.....	500 00	13,335 11	2,530 00	7,858 87
Largest amount of indebtedness from any one person or firm	32,000 00	35,885 00	58,644 00	7,000 00	16,560 00
Amount of bills in circulation under five dollars	7,305 00	.....	.....	15,032 00	7,601 00

E.—*Abstract exhibiting the condition of the Banks in Rhode Island*—Continued.

	BRISTOL.	NORTH PROVIDENCE.			WARREN.
	Freemen's.	N. E. Pacific.	N. Providence.	People's.	Warren.
DUE FROM THE BANKS.					
Capital stock actually paid in	$65,000 00	$145,550 00	$114,200 00	$130,500 00	$150,000 00
Bills in circulation	31,207 00	74,321 00	47,599 00	62,048 00	48,902 75
Deposites on interest	.....	2,800 00	7,411 60	3,563 70	.....
Deposites not on interest	26,550 06	30,417 87	14,775 58	47,299 71	21,420 46
Debts due to other banks	.....	245 81	9,660 75	998 56	.....
Dividends unpaid	123 20	804 25	.....	.....	.....
Net profits on hand	3,094 00	8,378 45	5,935 78	12,713 13	8,678 72
Total amount of liabilities	125,974 26	262,517 38	199,582 71	257,123 10	229,001 93
RESOURCES OF THE BANKS.					
Debts due from directors	3,930 00	4,875 00	22,158 71	3,710 29	21,107 01
Debts due from other stockholders	1,300 00	2,065 00	1,970 00	15,861 08	19,015 00
Debts due from all others	104,237 96	221,607 96	156,945 22	214,371 14	176,582 97
Specie actually in bank	1,727 00	2,311 00	3,082 55	2,014 81	2,321 33
Bills of other banks	738 00	12,989 03	14,618 38	1,140 00	161 00
Deposites in other banks	14,051 30	4,992 85	7 85	20,025 78	7,314 62
Amount of its own stock held by the bank	.....	.....	.....	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the bank	.....	.....	.....	.....	.....
Real estate		14,376 54	.....	.....	2,500 00
Other property	.....	.....	800 00	.....	.....
Total amount of resources	125,974 26	262,517 38	199,582 71	257,123 10	229,001 93
Increase of capital since last return	.....	17,550 00	3,350 00	30,500 00	.....
Par value of shares	20 00	50 00	50 00	50 00	50 00
Date, rate per cent., and amount of dividend	July 4, 1853, 4 per cent. for 6 months, 2,600 00	July 1, 1853, 8 per cent. per annum, 5,802 00	July 1, 1853, 8 per cent. per annum, 4,546 00	July 4, 1853, 9 per cent. per annum, 5,742 00	July. 1853, 8 per cent. per annum, 6,000 00
Amount of suspended paper considered bad or doubtful	.....	.....	291 97	.....	.....
Reserved profits at the time of the last dividend	1,708 48	5,175 66	3,806 37	8,845 26	5,682 90
Amount loaned on pledges of stock in the bank	3,730 00	2,825 00	.....	.....	14,862 00
Amount and description of stock held as collateral security for loans, (see notes)	.....	.....	.....	.....	.....
Debts due and not paid	4,850 00	5,560 48	906 97	783 75	.....
Largest amount of indebtedness from any one person or firm	7,500 00	12,815 49	11,458 71	22,200 00	29,595 46
Amount of bills in circulation under five dollars	.....	19,734 00	12,354 00	23,253 00	12,127 75

E.—*Abstract exhibiting the condition of the Banks in Rhode Island*—Continued.

	WARREN.	SOUTH KINGSTOWN.			WESTERLY.
	Hope.	Landholders'.	Bank of the South County.	Wakefield.	Hopkinton.
DUE FROM THE BANKS.					
Capital stock actually paid in	$125,000 00	$150,000 00	$100,000 00	$99,500 00	$58,450 00
Bills in circulation	25,820 00	37,224 00	53,486 00	30,088 00	40,822 00
Deposites on interest	.....	3,590 00	.....	1,160 00	1,200 00
Deposites not on interest	8,411 80	2,708 28	3,166 07	4,605 75	2,590 54
Debts due to other banks	3,212 32	2,840 56	.....	1,840 02	3,353 40
Dividends unpaid	.....	861 00	34 00	15 75	606 00
Net profits on hand	13,979 47	7,185 24	1,460 95	8,653 72	2,403 11
Total amount of liabilities	176,423 59	204,409 08	158,147 02	145,863,24	109,425 05
RESOURCES OF THE BANKS.					
Debts due from directors	3,900 00	19,125 50	16,990 00	2,600 00	2,645 00
Debts due from other stockholders	2,807 00	19,840 00	21,493 00	14,678 93	11,257 60
Debts due from all others	167,139 74	155,012 66	106,087 99	115,971 29	85,248 16
Specie actually in bank	1,646 62	2,159 59	1,005 61	1,912 41	2,403 20
Bills of other banks	735 00	142 00	486 00	96 50	2,008 00
Deposites in other banks	195 83	5,129 33	9,084 42	8,604 11	3,031 00
Amount of its own stock held by the bank	.....	.....	.....	500 00	.....
Amount and description of stock in other banks, and of other stocks owned by the bank	.....	3,000 00	.....	.....	.....
Real estate	.....	.....	3,000 00	1,500 00	2,832 09
Other property	.....	.....	.....	.....	.....
Total amount of resources	176,423 59	204,409 08	158,147 02	145,863 24	109,425 05
Increase of capital since last return	.....	.....	25,380 00	.....	*25,000 00
Par value of shares	100 00	50 00	50 00	50 00	50 00
Date, rate per cent., and amount of dividend	Aug. 6, 1853, 4 per cent. 6 months, 5,000 00	May 3, 1853, 4 per cent., 6,000 00	Ap'l 18, 1853, 4 per cent. for 6 mos., 4,000 00	April 7, 1853, 7 per cent. per annum, 3,482 50	April 4, 1853, 4 per cent. for 6 mos., 2,000 00
Amount of suspended paper considered bad or doubtful	.....	.....	647 18	300 00	.....
Reserved profits at the time of the last dividend	12,602 22	4,771 47	.....	6,187 19	1,084 93
Amount loaned on pledges of stock in the bank	6,707 00	9,695 00	17,437 00	7,866 93	100 00
Amount and description of stock held as collateral security for loans, (see notes)	.....	.....	.....	.....	.....
Debts due and not paid	3,200 25	9,999 84	4,527 96	18,955 85	1,024 00
Largest amount of indebtedness from any one person or firm	23,200 00	21,235 50	12,500 00	11,616 59	16,000 00
Amount of bills in circulation under five dollars	9,766 00	13,665 00	25,463 00	6,434 00	14,535 00

* $8,450 paid in.

E.—*Abstract exhibiting the condition of the Banks in Rhode Island*—Continued.

	WESTERLY.		WARWICK.		EAST GREENWICH.
	Phenix.	Washington.	Centreville.	Warwick.	Rhode Island Central.
DUE FROM THE BANKS.					
Capital stock actually paid in	$112,450 00	$150,000 00	$74,600 00	$25,000 00	$81,960 00
Bills in circulation	32,873 00	99,492 00	31,873 00	8,624 00	30,428 00
Deposites on interest	4,000 00	1,550 00	.....	.....	550 00
Deposites not on interest	5,785 94	11,921 68	10,561 02	3,138 07	9,226 03
Debts due to other banks	1,179 61	4,464 35	.....	.....	.....
Dividends unpaid	1,263 50	2,710 75	221 50	.....	361 29
Net profits on hand	3,401 17	9,531 44	2,281 51	365 71	64 38
Total amount of liabilities	160,953 22	279,580 22	119,537 03	37,127 78	122,589 70
RESOURCES OF THE BANKS.					
Debts due from directors	19,781 00	47,664 16	1,500 00	8,650 00	2,790 25
Debts due from other stockholders	2,100 00	8,892 36	2,822 00	485 00	17,847 00
Debts due from all others	131,367 20	207,798 70	103,290 03	19,505 47	89,891 99
Specie actually in bank	2,998 13	2,666 45	3,347 70	1,113 14	3,073 78
Bills of other banks	2,941 09	3,750 55	2,700 00	246 00	3,275 00
Deposites in other banks	565 80	6,308 00	4,377 30	4,473 17	2,493 68
Amount of its own stock held by the bank	.....	.....	.....	1,625 00	.....
Amount and description of stock in other banks, and of other stocks owned by the bank	.....	.....	.....	530 00	.....
Real estate	1,200 00	2,500 00	1,500 00	.....	3,000 00
Other property	.....	.....	.....	500 00	218 00
Total amount of resources	160,953 22	279,580 22	119,537 03	37,127 78	122,589 70
Increase of capital since last return	12,450 00	.....	24,600 00	.....	.....
Par value of shares	50 00	50 00	50 00	25 00	15 00
Date, rate per cent., and amount of dividend	July 4, 1853, 6 per cent. per annum, 3,000 00	Aug. 22, 1853, 3½ per cent. for 6 mos., 5,250 00	July 1, 1853, 4 per cent. for 6 mos., 2,660 00	July 25, 1853, 7 per cent. per annum, 875 00	Mar. 5, 1853, 3 per cent.
Amount of suspended paper considered bad or doubtful	.....	100 00	.....	.....	7,272 65
Reserved profits at the time of the last dividend	2,419 46	8,010 17	745 59	103 99	2 72
Amount loaned on pledges of stock in the bank	8,860 00	10,938 07	4,322 00	4,855 00	2,705 00
Amount and description of stock held as collateral security for loans, (see notes)	.....	.....	.....	.....	.....
Debts due and not paid	787 00	1,389 32	1,065 00	3,558 11	10,896 51
Largest amount of indebtedness from any one person or firm	9,541 61	50,000 00	21,500 00	7,300 00	6,000 00
Amount of bills in circulation under five dollars	12,127 00	51,156 00	.....	3,019 00	12,921 00

E.—*Abstract exhibiting the condition of the Banks in Rhode Island*—Continued.

	EAST GREENWICH.	N. KINGSTOWN.		COVENTRY.		TIVERTON.
	Rhode Island Exchange.	Narragansett.	N. Kingstown.	Coventry.	Kent.	Fall River Union.
DUE FROM THE BANKS.						
Capital stock actually paid in	$30,000 00	$50,000 00	$75,000 00	$54,450 00	$40,150 00	$199,962 50
Bills in circulation	24,325 00	35,960 00	45,399 00	45,484 75	29,394 00	100,890 00
Deposites on interest	.....	.....	.....	425 00	.....	23,663 93
Deposites not on interest	6,879 69	14,379 26	8,800 91	5,314 83	3,642 74	22,272 88
Debts due to other banks	2,617 80	791 30	5,834 48	.....	.....	4,961 68
Dividends unpaid	27 00	1,274 00	728 00	1,053 75	252 00	1,341 00
Net profits on hand	935 03	13,505 91	3,692 67	2,557 13	2,407 76	13,991 80
Total amount of liabilities	64,784 52	115,910 47	139,455 06	109,285 46	66,846 50	367,083 79
RESOURCES OF THE BANKS.						
Debts due from directors	3,650 00	5,050 00	475 00	325 00	974 00	44,326 07
Debts due from other stockholders	4,172 00	260 00	1,160 00	1,266 00	2,000 00	7,110 00
Debts due from all others	50,792 04	104,040 46	132,102 30	94,928 64	58,890 50	229,847 07
Specie actually in bank	2,548 30	2,780 55	3,241 76	2,107 13	1,945 82	5,514 11
Bills of other banks	3,006 25	9,051 79	743 00	4,086 62	257 23	8,500 98
Deposites in other banks	57 27	.....	150 00	2,862 07	1,981 19	22,605 56
Amount of its own stock held by the bank	.....	.....	.....	.....	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the bank	.....	.....	450 00	2,500 00	.....	.....
Real estate	.....	1,727 67	908 00	.....	.....	9,150 00
Other property	558 66	.....	225 00	1,150 00	797 76	.....
Total amount of resources	64,784 52	115,910 47	139,455 06	109,285 46	66,846 50	367,083 79
Increase of capital since last return	New bank	.....	.....	4,450 00	150 00	112 50
Par value of shares	50 00	50 00	50 00	50 00	40 00	100 00
Date, rate per cent., and amount of dividend	July 1, 1853, 3½ per ct. on capital then paid in.	Mar. 30, 1853, 8 per cent. per annum, 2,000 00	Aug. 1, 1853, 8 per cent. per annum, 3,000 00	July 16, 1853, 3½ per cent. for 6 mos., *1,750 00	May 28, 1853 4 per cent. for 6 mos. 1,600 00	July 1, 1853, 7 per cent. per annum, 7,000 00
Amount of suspended paper considered bad or doubtful	.....	799 00	.....	.....	.....	.....
Reserved profits at the time of the last dividend	227 21	10,673 35	2,815 76	1,500 00	1,402 37	8,984 53
Amount loaned on pledges of stock in the bank	1,175 00	2,160 00	.....	626 00	2,974 00	14,786 07
Amount and description of stock held as collateral security for loans, (see notes)	.....	.....	.....	.....	.....	.....
Debts due and not paid	.....	600 00	605 00	1,430 03	3,088 37	13,332 27
Largest amount of indebtedness from any one person or firm	8,867 80	22,500 00	11,500 00	13,405 84	9,730 19	37,234 03
Amount of bills in circulation under five dollars	13,160 00	14,010 00	18,133 00	24,957 50	.....	31,101 00

* On capital of $50,000.

E.—*Abstract exhibiting the condition of the Banks in Rhode Island*—Continued.

	FOSTER.	SCITUATE.	BURRILLVILLE.	GLOUCESTER.	CRANSTON.	EXETER.
	Mount Vernon.	Citizens' Union.	Granite.	Franklin.	Cranston.	Exeter.
DUE FROM THE BANKS.						
Capital stock actually paid in	$60,000 00	$40,000 00	$46,766 27	$38,000 00	$25,000 00	$25,458 00
Bills in circulation	36,932 00	22,354 00	33,796 00	24,484 00	12,405 00	17,487 00
Deposites on interest	.....	200 00	3,686 49	10,163 00	7,000 00	.....
Deposites not on interest	1,291 08	13,910 26	8,740 88	4,193 25	7,746 99	2,024 00
Debts due to other banks	1,443 02	870 43	.....	.....	.....	.....
Dividends unpaid	1,083 72	148 11	.....	.....	207 00	2,121 96
Net profits on hand	2,806 93	1,303 38	1,037 01	2,375 26	1,107 94	62 36
Total amount of liabilities	103,556 75	78,786 18	94,026 65	79,215 51	53,466 84	47,153 32
RESOURCES OF THE BANKS.						
Debts due from directors	4,693 14	2,331 00	1,850 00	8,448 46	12,130 00	2,050 00
Debts due from other stockholders	5,614 00	873 46	8,063 15	780 24	1,500 00	700 00
Debts due from all others	77,984 37	60,077 48	75,058 43	61,698 73	28,685 03	31,276 89
Specie actually in bank	2,106 24	2,924 24	1,853 43	2,406 38	2,245 03	2,125 84
Bills of other banks	815 00	880 00	1,248 00	487 00	1,280 00	877 00
Deposites in other banks	.....	3,000 00	5,580 74	3,324 07	2,456 78	8,110 95
Amount of its own stock held by the bank	7,792 00	.....	.....	.....	.....	.....
Amount and description of *stock in other banks, and* of other stocks owned by the bank	.....	8,000 00	.....	2,070 63	4,500 00	2,000 00
Real estate	4,550 00	.....	.....	.....	.....	.....
Other property	.....	700 00	372 90	.....	670 00	12 64
Total amount of resources	103,556 75	78,786 18	94,026 65	79,215 51	53,466 84	47,153 32
Increase of capital since last return	.....	.....	*9,366 27*	.....	.....	*2,322 00*
Par value of shares	16 00	25 00	50 00	38 00	25 00	18 00
Date, rate per cent., and amount of dividend	Sept. 5, 1853, 3½ per cent. for 6 mos., *1,875 00*	July 1, 1853, 9 per cent. per annum, *1,800 00*	July 30, 1853, 4 per cent. for 6 mos., **1,500 00*	April 4, 1853, *8 per cent. per annum, *1,520 00*	July 1, 1853, 8 per cent. per annum, *1,000 00*	Sept. 5, 1853, 8 per cent. per annum, *2,036 16*
Amount of suspended paper considered bad or doubtful	14,762 76	169 00	.....	.....	300 00	776 00
Reserved profits at the time of the last dividend	2,400 00	516 57	583 43	1,043 94	416 58	33 25
Amount loaned on pledges of stock in the bank	831 00	2,264 46	.....	5,684 86	500 00	1,100 00
Amount and description of stock held as collateral security for loans, (see notes)	.....	.....	.....	.....	.....	.....
Debts due and not paid	1,837 51	1,152 00	.....	3,963 31	1,332 00	1,459 00
Largest amount of indebtedness from any one person or firm	4,157 20	6,200 00	13,950 00	6,126 00	14,465 49	4,374 00
Amount of bills in circulation under five dollars	.....	5,444 00	9,071 00	2,784 00	2,500 00	6,000 00

* On capital, $37,500.

E.—*Abstract exhibiting the condition of the Banks in Rhode Island*—Continued.

AGGREGATE.

	Thirty-one banks in Providence.	Forty-six banks out of Providence.	Total—seventy-seven banks.
DUE FROM THE BANKS.			
Capital stock actually paid in	$11,883,750 00	$4,062,146 77	$15,945,896 77
Bills in circulation	3,015,067 00	1,880,462 75	4,895,529 75
Deposites on interest	285,150 67	77,578 47	362,729 14
Deposites not on interest	1,400,072 74	784,209 84	2,184,282 58
Debts due other banks	951,499 83	111,115 53	1,062,615 36
Dividends unpaid	28,715 04	25,889 78	54,604 82
Net profits on hand	778,187 34	212,797 73	990,985 07
Total amount of liabilities	18,342,442 62	7,154,200 87	25,496,643 49
RESOURCES OF THE BANKS.			
Debts due from the directors	321,023 67	450,354 31	771,377 98
Debts due from other stockholders	463,807 97	361,192 41	825,000 38
Debts due from all others	15,671,811 86	5,576,721 23	21,248,533 09
Specie actually in bank	233,652 61	126,047 23	359,699 84
Bills of other banks	685,411 66	158,917 70	844,329 36
Deposites in other banks	700,988 66	303,875 17	1,004,863 83
Amount of its own stock held by the bank	.....	28,467 00	28,467 00
Amount and description of stock in other banks, and of other stocks owned by the bank	78,911 58	42,502 53	121,414 11
Real estate	169,516 52	95,296 03	264,812 55
Other property	17,318 09	10,827 26	28,145 35
Total amount of resources	18,342,442 62	7,154,200 87	25,496,643 49
Increase of capital since last return	1,032,730 00	301,265 77	1,333,995 77
Amount of last dividend	412,208 24	149,976 91	562,185 15
Amount of suspended paper considered bad or doubtful	13,992 53	46,953 73	60,946 26
Reserved profits at the time of the last dividend	505,181 12	133,481 71	638,662 83
Amount loaned on pledges of stock in the bank	193,657 51	229,047 97	422,705 48
Debts due and not paid	47,521 54	191,912 98	239,434 52
Amount of bills in circulation under five dollars	950,009 00	531,654 75	*1,481,663 75

* Nine banks not reported.

Average semi-annual dividend of banks in Providence, 3 21-26. Average semi-annual dividend of banks out of Providence, 3 147-184. Average semi-annual dividend of all the banks, 3 77-96.

E—Continued.

NOTES.

Description of stock in other banks, and other stocks owned by banks in this State.

American Bank.—188 shares in What Cheer Corporation, $14,779 28.
Blackstone Canal Bank.—375 shares in What Cheer Corporation, at $74 per share, $27,750.
Warwick Bank.—Stock in other banks, $530.
Smithfield Union.—Washington Insurance stock, $480.
Exeter Bank.—Stock in Bank of North America, $2,000.
Bank of Bristol.—Stock in Blackstone Canal Bank, $600.
Landholders' Bank.—Stock in Bank of North America, $3,000.
Commercial Bank, Bristol.—10¼ shares in Bristol Steam Mill, $4,500; 9¼ shares in Pokanoket Steam Mill, 3,733 33.
Coventry Bank.—Stock in other banks, and other stock, $2,500.
Phenix Bank, Providence.—Stock in What Cheer Corporation, $27,500.
Cranston Bank.—Stock in Bank of North America, $4,500.
Mechanics and Manufacturers' Bank.—922 shares in New York and Michigan Telegraph Companies, $8,882 30.
Citizens' Union.—Stock in Bank of North America, $8,000.
Newport Exchange Bank.—Stock in Citizens' Fire Insurance Company of Williamsburg, New York, $380.
Bank of Rhode Island.—Stock in other banks, $11,729 20.
North Kingstown Bank.—5 shares in National Bank, Providence, $450.

Stock held as collateral security for loans.

Traders' Bank, Newport.—50 shares stock in the Vermont and Canada Railroad, $5,000; 4 bonds, of $1,000 each, of Michigan Central Railroad, 8 per cent., convertible, 4,000; 4 shares in Coddington Manufacturing Company, 760 15.
New England Commercial, Newport.—2 bonds of Michigan Central Railroad Company, for $1,000 each, as security for note of 2,000.
Bank of Rhode Island.—Stocks held as collateral, $4,620.
Newport Bank.—Stock held as collateral, (no description given,) $53,600.
Newport Exchange Bank.—Vermont and Canada Railroad Company, $5,000.
Rhode Island Union, Newport.—Delaware and Hudson Canal Stock, $8,000.
Bank of America, Providence.—8 shares American Company Insurance stock, $3,200.
Arcade Bank, Providence.—*Ohio Junction Railroad income bonds*, $4,500; *Ohio Junction* Railroad Company bonds, 3,000; Northern Indiana Railroad Company, 110 shares, 11,000; Peru and Indianapolis Railroad Company bonds, 6,000; Watertown and Rome Railroad Company, 120 shares, 12,000; Sackett's Harbor and Ellisburgh Railroad Company bonds, 7,500; Northern Indiana Railroad Company bonds, 22,000.
Washington Bank.—250 shares Michigan Southern Railroad, $100 per share, $25,000; 23 bonds Junction Railroad Company, Ohio, 28,000.
Warwick Bank.—Stock held as collateral, $4,885.

E—Continued.

Abstract exhibiting the condition of the Institutions for Savings in Rhode Island on the first Monday of October, 1853.

[Each incorporated Institution for Savings in this State is required by law to make to the General Assembly, annually, at the October session, and on or before the first Thursday thereof, a return of its situation on the first Monday of said month of October. *The nature and form of the returns to be made are* stated in detail in the second section of the act of January, 1849, requiring said returns.]

PROVIDENCE INSTITUTION FOR SAVINGS.

Amount of deposites			$1,312,822 28
Number of depositors	8,007		
Of sums under $100	3,652		
Of $100 and under $200	1,698		
Of $200 and under $500	2,305		
Of $500 and under $1,000	331		
Of $1,000 and upwards	21		
Largest amount due to any one depositor	$1,926 65		
Amount invested in bonds and mortgages		$919,425 00	
Amount of funds invested in bank stocks		240,750 00	
Amount of funds invested in United States stocks, 6 per cent		35,800 00	
Amount of funds invested in Boston Water Loan scrip		15,000 00	
Amount loaned on personal security		20,640 00	
Amount of cash on hand		25,717 18	
Amount of profits on hand			80,509 90
Amount of loan to city of Providence		136,000 00	
		1,393,332 18	1,393,332 18
Amount and rate per cent. of last dividend		60,030 97	6 per cent.
Average rate of dividends for the last three years			6 per cent.
Amount of reserved profits at the time of last dividend		69,244 78	
Amount of deposites not liable to be claimed by individuals			None.

Bank Stocks.—American, $8,800; Arcade, 20,700; Blackstone Canal, 26,250; Commerce, 20,000; Exchange, 8,100; Eagle, 13,400; Globe, 500; Manufacturers', 22,400; Union, 17,950; Mechanics', 9,700; Merchants', 14,100; North America, 30,000; Pawtuxet, 11,650; Phenix, 3,650; Providence, 15,400; Roger Williams, 10,650; State, 7,500.

PEOPLE'S SAVINGS BANK, PROVIDENCE.

Amount of deposites			$377,101 22
Number of depositors	1,670		
Of sums under $100	721		
Of $100 and under $200	364		
Of $200 and under $500	384		
Of $500 and under $1,000	142		
Of $1,000 and upwards	59		
Largest amount due to any one depositor	$4,826 69		
Amount invested in bonds and mortgages		$17,466 00	
Amount of funds invested in stocks		124,650 00	
Amount loaned on personal security		221,726 95	
Amount invested in bank estate		6,500 00	
Amount of cash on hand		13,085 21	
Amount of profits on hand			6,326 94
		383,428 16	383,428 16
Last dividend—rate	3 per cent.	Six months.	6,699 41
Each previous dividend from commencement of business, December 1, 1851	3 per cent.	Six months.	
Amount of reserved profits at the time of the last dividend			3,527 96
Amount of deposites not liable to be claimed by individuals			None.

Bank Stocks.—Bank of Commerce, $78,975; Globe Bank, 21,125; American Bank, 10,550; *Grocers and Producers'* Bank, 5,000; Continental Bank, 6,000; What Cheer Bank, 3,000.

E.—*Abstract exhibiting the condition of the Institutions for Savings*—Continued.

NEWPORT INSTITUTION FOR SAVINGS.

Amount of deposites			$356,486 46
Number of depositors	1,731		
Of sums under $100	779		
Of $100 and under $200	328		
Of $200 and under $500	421		
Of $500 and under $1,000	173		
Of $1,000 and upwards	30		
Largest amount due to any other depositor	$2,813 64		
Amount of profits on hand			3,675 66
Amount invested in bonds and mortgages		$176,492 73	
Amount of funds invested in bank stocks		138,880 00	
Rhode Island Bridge stock, Newport		1,196 00	
Fifteen Providence and Worcester Railroad bonds, $1,000 each		15,000 00	
Amount loaned on personal security		None.	
Amount loaned to city of Newport		7,765 53	
Amount loaned to manufacturing corporations		16,968 00	
Amount of cash on hand		3,919 86	
		360,162 12	360,162 12
Amount and rate per cent. of last dividend		9,343 93	3 per ct. 6 mos.
Average rate of dividends for the last three years, 6 per cent			
Amount of reserved profits at the time of last dividend		158 86	
Amount of deposites not liable to be claimed by individuals		Unknown.	

Bank Stocks.—Bank of Rhode Island, $1,600; Newport Bank, 6,060; Rhode Island Union Bank, 10,070; Merchants' Bank, 2,900; N. E. Commercial Bank, 3,300; Traders' Bank, 2,000; Newport Exchange Bank, 2,600; Mechanics' Bank, Providence, 9,300; Eagle Bank, Providence, 2,200; Roger Williams Bank, Providence, 300; Weybosset Bank, Providence, 3,000; Arcade Bank, Providence, 4,000; American Bank, Providence, 5,000; N. E. Pacific, N. Providence, 1,000; Bedford Commercial, N. Bedford, 600; Merchants' Bank, N. Bedford, 1,500; Mechanics' Bank, N. Bedford, 3,500; Marine Bank, N. Bedford, 8,800; Fall River Bank, 5,950; Shawmut Bank, Boston, 5,000; Exchange Bank, Boston, 14,000; Granite Bank, Boston, 9,000; Bank of Commerce, Boston, 13,300; Bank of N. America, Boston, 9,000; Blackstone Bank, Boston, 9,900; Metropolitan Bank, New York, 5,000.

PROVIDENCE COUNTY SAVINGS BANK, N. PROVIDENCE.

We have been in operation only three months.		
The amount of deposites is		$6,551 94
Invested as follows, viz:		
Stock in People's Bank, North Providence	$2,286 76	
Stock in Butchers and Drovers' Bank, Providence	3,065 40	
In People's Bank on interest	1,199 78	
		6,551 94
Number of depositors	44	
Under $100	26	
$100 and under $200	6	
$200 and under $500	8	
$500 and under $1,000	4	
$1,000 and upwards	None.	
Largest depositor		850 00
Amount of deposites not liable to be claimed		*None.*

E.—*Abstract exhibiting the condition of the Institutions for Savings*—Continued.

EAST GREENWICH INSTITUTION FOR SAVINGS.

Amount of deposites			$25,333 75
Number of depositors	170		
Of sums under $100	88		
Of $100 and under $200	36		
Of $200 and under $500	36		
Of $500 and under $1,000	9		
Of $1,000 and upwards	1		
Largest amount due to any one depositor	$1,131 00		
Amount invested in bond and mortgage		$23,113 00	
Amount of funds invested in bank stocks		945 00	
Amount of cash on hand		1,922 75	
Amount of profit on hand			647 00
		25,980 75	25,980 75
Amount and rate per cent. of last dividend	452 33	5 per cent.	
Amount of reserved profits at the time of last dividend	159 48		

Bank Stocks.—63 shares Rhode Island Central Bank, $945.

SAVINGS BANK, TIVERTON.

Amount of deposites			$227,367 42
Number of depositors	609		
Of sums under $100	218		
Of $100 and under $200	132		
Of $200 and under $500	173		
Of $500 and under $1,000	100		
Of $1,000 and upwards	46		
Largest amount due to any one depositor	$5,124 87		
Amount invested in bonds and mortgages		$7,000 00	
Amount of funds invested in bank stocks		17,875 00	
Amount loaned on personal security		196,356 05	
Amount of cash on hand		14,382 37	
Amount of profits on hand			8,246 00
		235,613 42	235,613 42
Amount and rate per cent. of last dividend	4,780 55	6 per cent.	
Commenced business December 7, 1851			
Amount of reserved profits at the time of last dividend	3,188 26		

Bank Stocks.—Fall River Union Bank, $12,600; Bank of Commerce, Providence, $5,275.

WAKEFIELD INSTITUTION FOR SAVINGS.

Amount of deposites			$45,232 52
Number of depositors	208		
Of sums under $100	86		
Of $100 and under $200	48		
Of $200 and under $500	45		
Of $500 and under $1,000	25		
Of $1,000 and upwards	4		
Largest amount due to any one depositor	$1,407 87		
Amount loaned on personal security		$44,605 40	
Amount of cash on hand		1,623 69	
Amount of profits on hand			996 57
		46,299 09	46,299 09
Amount and rate per cent. of last dividend, October 5, 1852	1,637 09	6 per cent.	
Average of dividend, 6 per cent			
Amount of reserved profits at the time of last dividend	996 57		

E.—*Abstract exhibiting the condition of the Institutions for Savings*—Continued.

WARWICK INSTITUTION FOR SAVINGS.

Amount of deposites			$292,629 29
Number of depositors	1,164		
Of sums under $100	489		
Of $100 and under $200	246		
Of $200 and under $500	269		
Of $500 and under $1,000	108		
Of $1,000 and upwards	52		
Largest amount due to any one depositor	$10,081 40		
* Amount invested in bonds and mortgages		$198,800 89	
Amount invested in bank stock		91,000 00	
Amount paid for premiums on bank stock		4,340 12	
Amount paid for real estate		2,600 00	
Amount of cash on hand		3,649 18	
Amount of profits on hand			7,560 90
		300,390 19	300,390 19
Amount and rate per cent. of last dividend	$13,637 30	5½ per cent.	
Average rate of dividends for the last three years		5¼ per cent.	
Amount of reserved profits at the time of last dividend	1,826 84		
Amount of deposites not liable to be claimed by individuals	None.		

* Of this amount $1,000 is secured by transfer of stock in Roger Williams Bank; $1,600 is secured by transfer of stock in Globe Bank; $3,000 is secured by transfer of stock in Arcade Bank.

Bank Stocks.—Bank of North Providence, $30,000; American Bank, $25,000; Bank of Commerce, $15,000; Globe Bank, $10,000; Centreville Bank, $6,000; Arcade Bank, $5,000.

WOONSOCKET INSTITUTION FOR SAVINGS.

Amount of deposites			$161,038 00
Number of depositors	1,016		
Of sums under $100	463		
Of $100 and under $200	243		
Of $200 and under $500	244		
Of $500 and under $1,000	66		
Of $1,000 and upwards			
Largest amount due to any one depositor	$929 00		
Amount invested in bonds and mortgages		$104,150 00	
Amount of funds invested in bank stocks		6,640 00	
Amount loaned on personal security		56,327 58	
Amount of cash on hand		1,563 29	
Amount of profits on hand			7,698 84
Amount and rate per cent. of last dividend	6,223 32	6 per cent.	
Average rate of dividends for the last three years, 6 per cent			
Amount of reserved profits at the time of last dividend	3,420 36		
Amount of deposites not liable to be claimed by individuals			

Bank Stocks.—Woonsocket Falls Bank, $3,224; Globe Bank, Smithfield, $416; Railroad Bank, $3,000.

E.—*Abstract exhibiting the condition of the Institutions for Savings*—Continued.

BRISTOL INSTITUTION FOR SAVINGS.

Amount deposited, including the last dividend			$84,935 36
Number of depositors	465		
Number of deposites under $100	258		
Number of deposites of $100 and under $200	103		
Number of deposites of $200 and under $500	50		
Number of deposites of $500 and under $1,000	54		
Largest amount due any one	695		
Amount invested in mortgages		$63,796 59	
Amount invested in personal security		19,812 00	
Stock in the Freeman's Bank		2,100 00	
Stock in Bank of North America, Providence		2,500 00	
Cash on hand		589 31	
Profit after the last dividend		1,101 04	
Amount of last dividend		2,259 99	
Rate of dividend		3 per ct. 6 mos.	
Average interest for last three years		6 per cent.	
Reserved profits		1,101 04	
Number of deposites not liable to be claimed			

CITIZENS' SAVINGS INSTITUTION, SCITUATE.

Amount of deposites		$621 00
Number of depositors	3	
Of sums of $100 and under $200	1	
Largest amount due any one depositor		310 00

The institution went into effect the month previous, and the funds are deposited in Citizens' Bank, on interest

PAWTUCKET INSTITUTION FOR SAVINGS.

Amount invested in bonds and mortgages		$342,063 52	
Amount of funds invested in bank stocks		29,000 00	
Amount loaned on personal security		39,799 84	
Ten bonds Providence and Worcester Railroad		10,000 00	
Cash on hand		8,858 67	
Amount of deposites			$418,449 87
Amount of profits on hand			11,272 16
		429,722 03	429,722 03
Number of depositors	1,842		
Of sums under $100	810		
Of $100 and under $200	369		
Of $200 and under $500	411		
Of $500 and under $1,000	187		
Of $1,000 and upwards	65		
Largest amount due any one depositor		1,791 06	
Amount and rate per cent. of last dividend		11,221 97	
Average rate of dividends for last three years			
Amount of reserved profits at time of last dividend		4,813 80	
Amount of deposites not liable to be claimed by individuals		None.	

Bank Stocks.—New England Pacific Bank, $9,000; North Providence Bank, 8,000; Bank of North America, 3,000; Bank of Commerce, 3,000; Weybosset Bank, 3,000; Continental Bank, 3,000.