NOTES.

This abstract embraces all the banks which were included in the last year's abstract, excepting the Hancock, Middling Interest, and East Bridgewater Banks. The first two are settling up their affairs, under the supervision of the bank commissioners. The charter of the East Bridgewater Bank has been surrendered. The capital stock of the Andover Bank has been reduced $50,000 since last year. The capital stocks of all the other banks in the abstract remain unchanged.

The City and Globe Banks, in Boston, returned, in addition to their capital stock paid in, the amount borrowed by them from the State, viz: the City $100,000, and the Globe $54,000. These sums are transferred to the column of "Cash deposited bearing interest," and are included in it.

The North and State Banks, in Boston, state that the whole of the amounts in their respective columns of "Cash deposited bearing interest," are loans from the State treasury.

The debt and credit account of several banks, as given in their returns, do not exactly balance. The aggregate, in the abstract, has been affected accordingly.

[In November, 1839, the banks included in this abstract presented the following aggregates, viz: Capital stock paid in, $33,800,000; Bills in circulation of five dollars and upwards, $6,303,709; Bills in circulation less than five dollars, $1,450,972 50; Net profits on hand, $1,747,717 98; Balances due to other banks, $2,427,821 69; Cash deposited, &c., not bearing interest, $4,749,162 82; Cash deposited bearing interest, $1,923,807 92; Due from the banks, $52,402,797 41; Gold, silver, &c., in banks, $1,835,779 92; Real estate, $1,131,238 84; Bills of banks in this State, $1,354,226 17; Bills of banks elsewhere, $190,610 54; Balances due from other banks, $3,767,736 58; Due to the banks, excepting balances, $44,123,313 01; Total resources of the banks, $52,402,896 06; Amount of the last semi-annual dividend, $1,018,895; Amount of reserved profits, $1,515,278 06; Debts secured by pledge of stock, $1,245,876 60; Debts due and considered doubtful, $887,482 16.]

E 1.

Abstract from the returns made to the bank commissioners by the several banks in the State of Rhode Island and Providence Plantations; showing their situation on Monday, the 14th day of December, Anno Domini 1840.

Liabilities and resources.	NAMES OF THE BANKS.							
	American.	Arcade.	Blackstone Canal.	City.	Commercial, Providence.	Eagle, Providence.	Exchange.	Globe.
Capital stock actually paid in	$313,600 00	$100,000 00	$431,725 00	$200,000 00	$260,950 00	$383,250 00	$500,000 00	$354,700 00
Bills in circulation	23,634 00	25,442 00	19,805 25	22,380 00	32,580 00	30,142 25	46,300 75	52,210 00
Deposites	21,144 39	60,203 42	47,548 78	31,989 89	43,400 50	26,667 86	98,134 54	30,322 71
Debts due from bank	163 94	10,743 68	4,662 12	1,067 83	-	3,670 68	4,959 36	6,942 17
Dividends unpaid	-	-	328 00	235 50				
Net profits on hand	3,441 57	15,260 75	26,735 93	7,322 29	15,702 80	3,190 51	36,115 14	2,261 81
Total amount due from bank	361,983 90	511,649 85	530,895 08	262,304 51	352,651 39	446,921 30	685,509 79	446,436 69
Debts due from directors	12,803 93	21,515 00	20,650 00	11,739 00	8,977 00	30,636 73	23,126 00	62,444 53
Debts due from other stockholders	11,034 44	34,812 75	9,685 00	17,401 00	16,150 00	25,294 79	12,910 00	21,184 33
Debts due from all others	308,657 41	411,299 14	474,601 12	186,672 08	306,358 82	343,748 29	566,576 18	318,256 40
Amount of specie actually in bank	4,595 57	12,001 94	5,401 60	158 46	8,134 73	5,351 92	10,311 18	8,010 09
Bills of other banks	1,110 33	1,860 00	469 42	3,762 00	1,689 00	577 00	2,120 53	2,566 93
Deposites in other banks	23,782 22	27,161 02	16,922 33	1,052 51	11,348 84	18,812 57	51,514 68	16,701 41
Stock in the bank	-	-	3,165 61	40,464 46	-	-	-	14,800 00
Stock in other banks and other stock	-	-	-	-	-	22,500 00	18,961 22	2,473 00
Real estate	-	-	-	1,055 00				
Furniture and other property	-	-	-					
Total amount of resources	361,983 90	511,649 85	530,895 08	262,304 51	352,651 39	446,921 30	685,509 79	446,436 69

E 1—Continued.

Liabilities and resources.	NAMES OF THE BANKS.							
	High Street.	Manufacturers'.	Mechanics'.	Mechanics & Manufac.	Merchants', Providence.	National.	North America.	Phœnix, Providence.
Capital stock actually paid in	$118,100 00	$408,800 00	$456,250 00	$182,500 00	$500,000 00	$100,000 00	$100,000 00	$168,450 00
Bills in circulation	31,856 00	34,662 00	46,251 00	32,068 00	26,531 00	66,100 00	517 00	39,611 00
Deposites	21,628 12	36,120 38	45,206 49	29,276 27	43,866 35	47,579 64	7 53	29,563 61
Debts due from bank	–	5,287 18	11,283 67	67 03	236,759 06	2,143 64	3 09	1,631 74
Dividends unpaid	–	1,200 00	647 50	227 25	2,853 63	–	–	1,975 67
Net profits on hand	3,883 30	22,034 21	21,503 53	7,755 29	4,260 63	5,313 08	–	6,444 72
Total amount due from bank	175,467 42	508,103 77	581,142 19	251,893 84	814,270 67	221,136 36	100,527 62	247,676 74
Debts due from directors	14,150 00	7,600 00	13,275 00	38,250 00	33,415 00	6,000 00	65,000 00	27,343 06
Debts due from other stockholders	17,262 42	3,200 00	32,483 75	11,004 00	17,350 00	3,200 00	–	5,381 18
Debts due from all others	118,008 70	432,175 03	502,601 71	182,272 23	499,188 89	165,704 44	–	183,806 46
Amount of specie actually in bank	6,687 18	29,351 08	4,101 62	2,314 31	22,633 08	6,924 56	527 62	2,760 00
Bills of other banks	4,714 41	1,135 00	4,212 98	1,242 00	85,820 62	9,400 48	–	6,806 07
Deposites in other banks	10,044 71	33,442 66	15,119 48	12,383 19	127,613 08	29,906 88	–	13,494 62
Stock in the bank	–	–	–	3,047 50	–	–	35,000 00	
Stock in other banks and other stock								
Real estate	4,600 00	–	8,330 00	–	28,200 00	–	–	8,085 35
Furniture and other property	–	1,200 00	1,011 65	1,380 61				
Total amount of resources	175,467 42	508,103 77	581,142 19	251,893 84	814,270 67	221,136 36	100,527 62	247,676 74

E 1—Continued.

Liabilities and resources.	NAMES OF THE BANKS.							
	Providence.	Roger Williams.	Traders', Providence.	Union.	Weybosset.	Merchants', Newport.	New England Commercial.	Newport.
Capital stock actually paid in	$500,000 00	$499,950 00	$200,000 00	$500,000 00	$300,000 00	$100,000 00	$75,000 00	$120,000 00
Bills in circulation	79,500 00	32,646 00	52,236 50	18,938 00	18,621 25	22,714 00	34,179 00	17,358 21
Deposites	172,903 08	70,398 45	31,151 30	44,764 41	108,229 19	17,507 90	15,792 04	19,632 34
Debts due from bank	–	15,421 45	–	27,149 26				
Dividends unpaid	–	2,228 26	–	–	237 50	423 00	210 00	127 80
Net profits on hand	81,499 14	26,939 23	1,340 38	22,393 81	10,137 50	1,079 01	8,273 88	5,133 25
Total amount due from bank	833,902 22	647,583 39	284,728 18	613,245 54	437,225 44	141,723 91	133,454 92	162,251 60
Debts due from directors	4,400 00	10,165 00	9,773 48	12,076 00	8,451 50	11,767 35	9,290 00	25,575 00
Debts due from other stockholders	46,086 00	8,055 00	18,313 91	11,691 00	11,063 74	5,248 26	13,366 36	5,842 00
Debts due from all others	626,073 45	561,355 42	228,695 75	546,992 02	352,755 77	96,612 36	100,548 65	106,121 92
Amount of specie actually in bank	17,575 84	13,284 66	2,849 00	2,098 00	18,334 96	5,022 51	2,328 65	4,101 93
Bills of other banks	17,754 00	19,739 83	4,308 00	3,159 38	40,696 72	1,736 77	2,063 05	703 64
Deposites in other banks	103,559 93	21,018 35	19,247 99	25,749 14	5,922 75	12,351 96	5,850 58	4,049 01
Stock in the bank	–	–	–	–	–	5,000 00		
Stock in other banks and other stock	4,453 00	–	–	–	–	–	–	1,350 00
Real estate	14,000 00	13,965 13	–	11,480 00	–	3,984 70	–	13,532 12
Furniture and other property	–	–	1,540 05	–	–	–	7 63	975 98
Total amount of resources	833,902 22	647,583 39	284,728 18	613,245 54	437,225 44	141,723 91	133,454 92	162,251 60

E 1—Continued.

Liabilities and resources.	NAMES OF THE BANKS.							
	Newport Exchange.	Rhode Island.	Rhode Island Union.	Traders', Newport.	Providence County.	Smithfield Exchange.	Smithfield Lime Rock.	Smithfield Union.
Capital stock actually paid in	$60,000 00	$100,000 00	$200,000 00	$75,000 00	$37,150 00	$50,000 00	$100,100 00	$60,000 00
Bills in circulation	20,310 00	28,813 00	17,420 00	27,243 00	14,809 00	19,557 25	26,783 00	12,803 50
Deposites	17,553 50	43,035 91	7,149 32	6,003 60	6,365 38	913 42	26,849 61	2,795 72
Debts due from bank	2,291 68	–	2,027 36	3,081 22	–	727 96		
Dividends unpaid	–	948 00	385 50	331 00	193 73	871 20	–	518 25
Net profits on hand	5,480 33	4,731 15	4,054 78	1,794 14	1,966 89	387 16	4,360 13	1,592 91
Total amount due from bank	105,635 51	177,528 06	231,036 96	113,452 96	60,485 00	72,456 99	158,092 74	77,710 38
Debts due from directors	1,950 00	19,616 28	14,132 00	19,893 15	7,480 00	2,439 38	4,269 94	2,861 36
Debts due from other stockholders	6,505 00	4,910 00	4,576 00	19,354 87	4,378 51	5,450 00	955 00	1,254 22
Debts due from all others	78,403 01	105,325 16	156,979 26	69,413 52	45,549 16	57,858 47	141,575 39	67,349 85
Amount of specie actually in bank	3,766 54	1,716 29	4,417 48	2,184 58	89 94	2,276 14	4,201 95	1,721 55
Bills of other banks	6,543 83	12,056 31	1,326 00	241 58	524 00	1,433 00	389 75	137 00
Deposites in other banks	4,702 59	6,110 65	1,227 90	464 01	2,167 82	3,000 00	1,650 71	3,224 40
Stock in the bank	3,366 00	4,800 00	24,300 00					
Stock in other banks and other stock	–	17,500 00	5,790 00	–	–	–	3,050 00	662 00
Real estate	–	3,500 00	17,378 95	–	–	–	2,000 00	
Furniture and other property	398 54	1,993 37	909 37	1,901 25	295 57	–	–	500 00
Total amount of resources	105,635 51	177,528 06	231,036 96	113,452 96	60,485 00	72,456 99	158,092 74	77,710 38

E 1—Continued.

Liabilities and resources.	NAMES OF THE BANKS.							
	Village.	Bristol.	Commercial, Bristol.	Eagle, Bristol.	Freemen's.	Centreville.	Warwick.	Pawtuxet.
Capital stock actually paid in	$50,000 00	$150,000 00	$120,000 00	$50,000 00	$65,000 00	$50,000 00	$25,000 00	$78,000 00
Bills in circulation	11,674 00	20,712 00	14,852 00	10,304 00	14,106 00	13,058 25	5,629 00	6,543 00
Deposites	2,112 29	4,262 65	16,057 24	9,681 61	1,925 22	2,668 87	1,243 88	4,862 19
Debts due from bank	2,025 71	–	–	125 73	–	50 00	–	269 00
Dividends unpaid	696 90	–	737 10	13 99	–	58 50	–	662 06
Net profits on hand	169 80	5,588 09	2,799 68	5,404 18	1,712 00	2,321 20	87 68	1,481 04
Total amount due from bank	66,678 70	180,562 74	154,446 02	75,529 50	82,743 22	68,156 82	31,960 56	91,817 29
Debts due from directors	6,359 00	56,638 40	10,578 59	4,620 00	21,098 00	1,290 00	4,290 18	19,475 00
Debts due from other stockholders	8,150 00	16,160 75	44,790 00	1,143 00	6,501 00	4,320 00	2,800 00	23,769 00
Debts due from all others	45,598 50	98,138 85	81,352 09	58,189 31	51,537 22	52,525 81	20,292 20	37,279 43
Amount of specie actually in bank	2,867 20	1,797 00	3,048 79	1,179 97	2,582 00	3,964 33	1,542 49	779 86
Bills of other banks	704 00	756 00	4,243 00	1,962 00	167 00	155 00	577 00	380 00
Deposites in other banks	3,000 00	3,347 74	7,975 12	8,435 22	858 00	4,340 59	2,158 69	
Stock in the bank	–	–	–	–	–	–	–	784 00
Stock in other banks and other stock	–	600 00						
Real estate	–	–	2,200 00	–	–	1,500 00	–	9,000 00
Furniture and other property	–	3,124 00	258 43	–	–	61 09	300 00	350 00
Total amount of resources	66,678 70	180,562 74	154,446 02	75,529 50	82,743 22	68,156 82	31,960 56	91,817 29

E 1—Continued.

Liabilities and resources.	NAMES OF THE BANKS.							
	Cumberland.	Woonsocket Falls.	Hope.	Warren.	Landholders'.	Wakefield.	Narragansett.	North Kingston.
Capital stock actually paid in	$75,000 00	$75,000 00	$120,000 00	$128,850 00	$100,000 00	$50,000 00	$50,000 00	$75,000 00
Bills in circulation	29,826 00	22,829 25	15,888 00	22,651 50	25,960 00	12,295 00	21,303 00	18,236 00
Deposites	5,845 62	4,879 04	18,009 74	22,227 70	6,608 00	4,410 65	8,085 30	8,914 57
Debts due from bank	–	–	–	81 54	686 18	–	–	
Dividends unpaid	–	337 00	–	–	1,112 50	–	592 50	94 50
Net profits on hand	4,545 70	5,464 88	14,784 05	9,250 40	8,475 78	2,348 13	2,931 20	1,696 00
Total amount due from bank	115,217 32	108,510 17	168,681 79	183,061 14	142,842 46	69,053 78	82,912 00	103,941 07
Debts due from directors	3,977 00	9,220 09	10,045 00	7,650 00	8,980 00	12,963 82	8,764 00	38,108 58
Debts due from other stockholders	19,439 17	3,000 00	12,201 88	7,950 00	23,964 00	8,339 00	7,744 37	6,902 52
Debts due from all others	82,794 15	80,718 06	125,727 84	139,099 81	100,924 85	41,431 93	55,427 18	54,048 15
Amount of specie actually in bank	2,875 00	3,678 67	2,870 49	11,177 85	2,678 57	1,753 32	4,250 04	3,191 57
Bills of other banks	1,238 00	591 00	996 81	4,052 00	498 00	615 00	1,421 00	1,601 50
Deposites in other banks	4,891 00	4,082 34	–	10,467 25	5,797 01	1,950 71	3,186 74	88 75
Stock in the bank	–	2,500 00						
Stock in other banks and other stock	–	–	13,448 20					
Real estate	–	4,720 00	–	2,664 23	–	1,700 00	2,118 67	
Furniture and other property	–	–	3,391 57	–	–	300 00		
Total amount of resources	115,217 32	108,510 17	168,681 79	183,061 14	142,842 46	69,053 78	82,912 00	103,941 07

E 1—Continued.

Liabilities and resources.	NAMES OF THE BANKS.						
	New England Pacific.	North Providence.	Phœnix, Westerly.	Washington.	Citizens' Union.	Cranston.	Exeter.
Capital stock actually paid in	$83,750 00	$52,800 00	$70,000 00	$150,000 00	$40,000 00	$25,000 00	$21,330 00
Bills in circulation	14,873 25	16,356 00	19,138 00	41,677 00	14,906 00	9,810 00	14,586 00
Deposites	11,421 09	6,336 26	9,228 01	8,131 50	10,100 94	10,862 61	473 37
Debts due from bank	–	671 64	145 79	112 03			
Dividends unpaid	188 25	–	153 50	486 00	18 00	31 45	584 28
Net profits on hand	3,457 49	1,820 97	7,330 85	9,463 40	675 09	1,024 25	1,910 70
Total amount due from bank	113,690 08	77,984 87	105,996 15	209,869 93	65,700 03	46,728 31	38,884 35
Debts due from directors	33,690 00	10,050 00	13,740 56	35,309 00	24,149 00	6,162 00	1,719 00
Debts due from other stockholders	10,237 09	8,975 00	6,533 92	39,212 21	906 00	413 00	3,775 00
Debts due from all others	42,364 33	47,362 32	73,266 59	116,175 27	25,841 85	32,945 47	26,451 06
Amount of specie actually in bank	1,845 47	2,500 15	4,078 19	4,901 10	1,512 00	2,281 59	2,165 27
Bills of other banks	1,428 53	2,083 00	2,714 66	2,017 81	556 00	311 00	887 00
Deposites in other banks	4,229 66	4,806 25	4,462 23	8,004 54	3,000 00	3,945 25	1,784 51
Stock in the bank	13,350 00	1,108 84					
Stock in other banks and other stock	6,000 00	–	1,200 00	4,250 00	7,715 19		
Real estate	545 00	1,099 31	–	–	2,019 99	670 00	2,102 51
Furniture and other property							
Total amount of resources	113,690 08	77,984 87	105,996 15	209,869 93	65,700 03	46,728 31	38,884 35

E 1—Continued.

Liabilities and resources.	NAMES OF THE BANKS.						
	Fall River Union.	Franklin.	Kent.	Mount Vernon.	Pascoag.	Rhode Island Agricultural.	Rhode Island Central.
Capital stock actually paid in	$100,000 00	$38,000 00	$30,000 00	$80,000 00	$35,000 00	$50,000 00	$81,960 00
Bills in circulation	29,421 00	17,546 50	14,544 50	30,573 00	8,674 00	10,329 00	8,086 00
Deposites	12,397 50	3,994 62	6,737 02	5,677 01	9,507 60	13,904 21	5,053 59
Debts due from bank	5,335 53	3,205 36	–	–	4,740 92	–	366 05
Dividends unpaid	246 75	–	392 70	63 32	–	–	454 41
Net profits on hand	4,723 16	467 61	154 25	2,300 53	–	124 27	2,802 91
Total amount due from bank	152,123 94	63,214 09	51,828 47	118,613 86	57,922 52	74,357 48	98,722 96
Debts due from directors	15,246 02	15,466 54	1,257 17	660 00	3,930 74	2,500 00	1,453 00
Debts due from other stockholders	28,083 17	4,023 51	2,090 00	16,123 79	11,125 23	6,748 11	3,414 16
Debts due from all others	87,162 51	37,646 51	35,825 32	86,113 82	37,814 29	56,985 13	74,172 75
Amount of specie actually in bank	2,717 01	3,164 65	4,620 33	2,350 83	1,168 61	1,000 18	1,965 69
Bills of other banks	2,046 00	874 40	736 00	50 00	3,764 48	1,069 00	2,054 00
Deposites in other banks	9,569 23	–	6,501 89	3,000 00	–	1,530 38	448 21
Stock in the bank	–	–	–	1,900 00			
Stock in other banks and other stock							
Real estate	7,300 00	2,038 48	–	2,101 47	–	3,724 68	14,972 99
Furniture and other property	–	–	797 76	6,313 95	119 17	800 00	242 10
Total amount of resources	152,123 94	63,214 09	51,828 47	118,613 86	57,922 51	74,357 48	98,722 96

E 1—Continued.

Names of the banks.	Where located.	Increase of capital since last return.	Par value of shares.	Rate of last dividend per annum.	Reserved profits at the time of last divid'd.	Deposites due from the bank on interest.	Amount loaned on pledges of stock in bank.
American	Providence	$250 00	$50	7 per cent.	$1,904 35	$12,948 25	$2,850 00
Arcade	Do.	–	50	6 "	4,370 37	17,264 33	
Blackstone Canal	Do.	–	25	6 "	–	30,087 44	8,285 00
City	Do.	–	50	6 "	2,773 43	26,671 03	
Commercial	Do.	–	50	7 "	–	11,223 94	11,500 00
Eagle	Do.	–	50	6 "	2,084 02	390 00	39,370 12
Exchange	Do.	–	50	6 "	21,859 20	44,179 64	2,580 00
Globe	Do.	11,050 00	50	7 "	831 22	15,172 45	67,155 00
High Street	Do.	–	50	7 "	808 98	807 70	
Manufacturers'	Do.	–	100	6 "	18,824 83	17,975 81	9,400 00
Mechanics'	Do.	350 00	50	7 "	8,212 32	18,133 98	19,785 00
Mechanics and Manufacturers'	Do.	–	50	6 "	2,170 91	3,150 00	
Merchants'	Do.	–	50	7 "	1,573 85	1,097 66	17,278 00
National	Do.	–	100	8 "	1,981 84	11,816 09	3,900 00
North America	Do.	–	100	9 56 p. share	–	–	65,000 00
Phœnix	Do.	–	50	7 per cent.	3,847 79	9,595 43	7,073 00
Providence	Do.	–	400	7 "	75,032 77	52,930 40	5,595 00
Roger Williams	Do.	–	75	7 "	16,716 24	21,578 22	2,145 00
Traders'	Do.	–	50	7 "	1,340 38	–	20,180 10
Union	Do.	–	50	6 "	9,023 12	21,645 40	11,525 00
Weybosset	Do.	–	50	7 "	2,150 00	16,275 05	4,500 00
Merchants'	Do.	–	100	6 "	198 00	4,316 09	11,867 08
New England Commercial	Newport	–	50	7 "	4,872 79	–	8,700 00
Newport	Do.	–	60	6 "	6,509 95	5,243 25	9,246 00
Newport Exchange	Do.	–	50	12 "	2,587 82	2,589 65	7,855 00
Rhode Island	Do.	140 00	100	6 "	720 54	27,737 07	11,818 00
Rhode Island Union	Do.	–	100	4 "	–	–	9,733 00
Traders'	Do.	–	50	6 "	1,464 17	600 00	17,188 12
Providence County	Do.	1,250 00	25	7 "	774 62	5,131 29	5,512 97
Smithfield Exchange	Smithfield	–	40	6 "	124 91	–	2,889 33
Smithfield Lime Rock	Do.	–	50	6 "	1,425 11	15,223 45	5,127 14
Smithfield Union	Do.	–	50	6 "	305 75	500 00	
Village	Do.	–	50	6 "	–	75 00	

E 1—Continued.

Names of the banks.	Where located.	Increase of capital since last return.	Par value of shares.	Rate of last dividend per annum.	Reserved profits at the time of last divid'd.	Deposites due from the bank on interest.	Amount loaned on pledges of stock in bank.
Bristol	Bristol	–	$100	6 per cent.	$765 77	–	$23,380 00
Commercial	Do.	–	80	6 "	558 73	–	34,055 00
Eagle	Do.	–	25	7 "	3,583 25	–	4,965 00
Freemen's	Do.	–	20	6 "	–	–	12,306 00
Centreville	Warwick	–	50	6 "	568 95	$1,004 47	5,573 00
Warwick	Do.	–	25	6 "	29 83	–	3,920 00
Pawtuxet	Do.	–	16	6 "	500 00	4,004 78	19,124 00
Cumberland	Cumberland	–	50	7 "	5,484 28	–	
Woonsocket Falls	Do.	–	50	6 "	4,597 33	3,237 07	
Hope	Warren	–	100	6½ "	11,891 85	9,170 05	13,487 70
Warren	Do.	$3,450 00	50	6 "	4,822 28	875 00	10,350 00
Landholders'	South Kingston	–	50	6 "	8,092 10	5,600 49	11,115 00
Wakefield	Do.	–	50	6 "	2,043 11	2,154 20	9,330 00
Narraganset	North Kingston	–	50	6 "	2,273 98	2,154 25	6,666 00
North Kingston	Do.	–	50	6 "	130 39	4,358 43	2,180 00
New England Pacific	North Providence	–	50	6 "	716 97	3,614 71	
North Providence	Do.	–	50	7 "	240 90	2,215 41	200 00
Phœnix	Westerly	150 00	50	8 "	4,951 36	2,111 05	6,525 92
Washington	Do.	–	50	6 "	5,760 17	5,209 61	26,009 96
Citizens' Union	Scituate	–	25	6 "	26 62	9,407 82	18,699 00
Cranston	Cranston	–	25	6 4-5 "	61 94	9,109 35	960 00
Exeter	Exeter	–	18	6 "	1,547 49	–	972 00
Fall River Union	Tiverton	–	50	6 "	1,540 28	7,532 81	25,664 10
Franklin	Glocester	–	38	5 "	103 80	2,830 15	14,614 00
Kent	Coventry	–	30	7 "	117 67	–	2,799 70
Mount Vernon	Foster	–	20	6 "	451 03	4,457 63	3,182 00
Pascoag	Burrillville	–	35	8 "	51 69	5,800 00	9,225 00
Rhode Island Agricultural	Johnston	–	50	4 "	24 27	11,641 00	11,941 00
Rhode Island Central	East Greenwich	–	15	2½ "	2,690 80	1,572 17	904 62
Sixty-two banks	–	16,640 00	–	–	258,116 12	492,419 07	666,206 86

RECAPITULATION.

LIABILITIES.		RESOURCES.		
Capital stock paid in	$9,975,215 00	Debts due from directors	$953,456 29	
Bills in circulation	1,490,517 21	Debts due from other stockholders	744,238 41	
Deposites	1,438,634 58	Debts due from all others	10,246,741 66	
Debts due from the banks	357,899 59	Total discounts		$11,944,436 36
Dividends unpaid	20,865 50	Specie actually in bank		301,807 28
Net profits on hand	467,704 66	Bills of other banks		280,840 82
		Deposites in other banks		741,462 33
		Stock in the bank		153,586 41
		Stock in other banks and other stock		46,853 20
		Real estate		246,186 18
		Furniture and other property		35,663 96
Total amount due from the 62 banks	13,750,836 54	Total resources of the 62 banks		13,750,836 54

Increase of capital since last return	$16,640 00
Reserved profits at time of last dividend	258,116 12
Deposites on interest	492,419 07
Amount loaned on pledges of stock	666,206 86

To the honorable General Assembly of the State of Rhode Island, &c.

JANUARY SESSION, PROVIDENCE, 1841.

In pursuance of the several acts relating to banks, the bank commissioners present the above statement of the situation of the several banks in this State, on Monday, the 14th day of December, A. D. 1840, at 4 o'clock, P. M., of that day, as the same appears from the returns made by said banks to said commissioners.

Respectfully submitted by

HENRY ANTHONY,
GEORGE G. KING,
WILLIAM PECKHAM, } *Bank Commissioners.*

PROVIDENCE, *January* 12, 1841.

E 2.

Condition of the banks in Rhode Island, at the several periods specified.

	October, 1835.	March 18, 1837.	*May 11, 1837.	June 9, 1837.	July 7, 1837.	August 4, 1837.	Sept. 1, 1837.
LIABILITIES.							
Capital paid in	$8,750,581 07	$9,837,171 50	$9,848,702 00	$9,848,702 00	$9,849,202 00	$9,849,242 00	$9,849,352 00
Circulation	1,644,289 67	1,864,132 17	1,439,760 17	1,504,737 67	1,574,715 17	1,687,926 24	1,808,430 92
Deposites on interest	1,696,927 90	2,100,815 51	320,715 94	496,207 38	580,860 13	638,543 10	612,396 90
Deposites not on interest			1,374,114 13	1,035,104 86	860,315 52	825,742 21	1,016,511 98
Balances due to banks	189,486 60	603,974 50	665,814 57	879,090 84	522,478 24	495,324 61	255,692 87
Dividends unpaid	2,462 25	12,445 56	–	–	44,744 22	22,420 65	19,338 14
Profits on hand	318,937 05	471,076 71	432,459 99	460,175 45	377,534 76	395,734 22	432,157 85
Total due	12,602,684 54	14,889,615 95	14,081,566 80	14,224,018 20			
RESOURCES.							
Discounts	11,085,543 73	13,401,344 59	12,627,547 08	12,637,335 06	12,529,843 99	12,583,076 15	12,749,947 75
Specie in vault	566,416 12	243,482 16	262,803 07	349,989 01	351,121 18	355,191 91	344,364 82
Bills and checks of other banks	379,618 12	430,426 18	830,765 43	872,206 37	425,956 04	454,354 45	498,780 96
Balances due from other banks	290,290 11	451,978 90			448,148 64	464,693 84	447,034 42
Stock	149,752 33	143,362 70	373,369 83	365,600 66	130,410 21	131,272 21	131,272 20
Real estate	171,680 81	198,056 33			198,797 81	200,349 96	190,427 06
Other property	18,078 29	23,942 16			45,193 45	78,927 59	42,042 47
Total resources	12,661,379 51	14,892,593 02	14,094,485 41	14,225,131 10			

* Day of supension.

E 2—Continued.

	Oct. 20, 1837.	Dec. 1, 1837.	Jan. 5, 1838.	Feb. 2, 1838.	March 2, 1838.	April 6, 1838.	May 4, 1838.
LIABILITIES.							
Capital paid in	$9,849,853 00	$9,849,853 00	$9,849,853 00	$9,850,853 00	$9,852,003 00	$9,852,353 00	$9,852,353 00
Circulation	2,073,725 56	2,288,680 92	2,364,144 17	2,261,762 92	2,192,286 17	2,191,609 42	2,154,524 40
Deposites on interest	1,485,810 58	770,841 18	764,115 46	765,680 43	762,940 80	716,791 77	720,149 54
Deposites not on interest		676,784 76	749,852 26	810,306 45	770,322 22	668,692 12	675,317 43
Balances due to banks	791,833 86	774,898 60	788,680 45	719,624 16	801,862 92	640,754 36	650,667 61
Dividends unpaid	–	–	49,494 86	21,944 63	17,478 96	27,106 01	16,030 47
Profits on hand	476,673 87	470,801 66	416,454 22	418,226 51	457,049 67	448,163 71	489,640 75
Total due	14,680,896 87	14,831,860 12	14,984,594 42	14,848,398 13	14,856,943 74	14,545,470 39	14,558,713 20
RESOURCES.							
Discounts	13,054,303 18	13,070,291 88	13,250,296 70	13,172,024 22	13,085,903 23	12,772,099 59	12,612,721 02
Specie in vault	374,037 48	385,772 08	399,944 16	407,965 82	413,876 48	460,999 02	474,278 23
Bills and checks of other banks	889,262 58	452,379 16	420,196 24	386,189 36	392,109 42	415,773 64	447,807 40
Balances due from other banks		551,993 73	537,350 90	510,942 42	588,645 49	488,210 91	604,631 07
Stock	–	*102,366 01	74,860 51	101,536 51	102,303 17	108,226 17	109,276 17
Real estate	363,493 63	269,057 26	301,945 91	269,739 80	274,105 95	300,201 06	309,999 31
Other property							
Total resources	14,681,096 87	14,831,860 12	14,984,594 42	14,848,398 13	14,856,943 74	14,545,470 39	14,558,713 90

* After this, this line represents only stock of their own, owned by the banks; and real estate and other property are incorporated together.

E 2—Continued.

	June, 1838.	July 6, 1838.	Aug. 3, 1838.	Sept. 7, 1838.	Oct. 5, 1838.	Nov. 2, 1838.	Dec. 7, 1838.
LIABILITIES.							
Capital paid in	$9,852,663 00	$9,853,113 00	$9,853,113 00	$9,853,663 00	$9,859,113 00	$9,863,713 00	$9,865,573 00
Circulation	2,137,992 02	2,184,201 17	2,185,425 72	2,096,277 69	2,229,008 67	2,219,267 92	2,142,881 67
Deposites on interest	678,845 53	661,303 94	640,679 16	578,464 53	596,498 12	590,409 92	586,218 72
Deposites not on interest	730,293 62	816,311 65	807,349 75	874,281 62	883,014 78	913,907 29	850,273 96
Balances due to banks	723,619 22	732,730 51	682,755 76	578,423 94	630,061 78	724,223 26	822,543 62
Dividends unpaid	27,942 38	64,610 87	25,564 93	35,287 23	37,053 53	19,614 01	20,959 23
Profits on hand	463,029 03	388,544 89	413,914 59	432,752 08	441,267 91	501,076 20	494,277 28
Total due	14,614,384 80	14,700,816 03	14,608,802 91	14,449,150 09	14,676,017 79	14,836,111 60	14,782,727 48
RESOURCES.							
Discounts	12,514,624 56	12,392,712 98	12,213,259 91	12,295,959 22	12,602,548 03	12,917,073 74	12,754,670 42
Specie in vault	511,093 93	538,203 68	564,725 92	656,697 42	650,855 31	623,536 70	594,292 98
Bills and checks of other banks	488,921 07	476,206 51	506,244 56	479,139 89	558,505 38	459,604 57	428,344 77
Balances due from other banks	679,512 03	876,989 14	905,631 35	603,209 37	453,980 38	423,189 38	599,046 32
Stock	128,668 44	128,813 42	127,947 92	123,261 66	121,661 66	120,754 09	97,591 66
Real estate / Other property	291,564 77	287,890 30	290,993 25	290,882 53	288,467 03	291,953 12	308,781 33
Total resources	14,614,384 80	14,700,816 03	14,608,802 91	14,449,150 09	14,676,017 79	14,836,111 60	14,782,727 48

E 2—Continued.

	January 4, 1839.	February 1, 1839.	March 1, 1839.	April 5, 1839.	May, 1839.	June 7, 1839.
LIABILITIES.						
Capital paid in	$9,868,773 00	$9,882,573 00	$9,952,823 00	$9,965,048 00	–	$9,973,678 00
Circulation	1,886,108 67	1,795,453 92	1,694,595 00	1,871,057 25	–	1,711,815 50
Deposites on interest	582,139 46	639,573 36	612,114 12	516,496 86	–	622,283 26
Deposites not on interest	905,541 48	887,774 72	900,220 56	877,189 76	–	889,489 33
Balances due to banks	875,296 14	871,676 26	904,044 37	914,833 22	–	816,067 69
Dividends unpaid	67,225 34	24,141 34	27,849 33	31,416 89	–	22,390 25
Profits on hand	452,528 58	428,163 46	438,862 87	443,006 18	–	463,038 50
Total due	14,637,612 67	14,529,356 06	14,530,509 35	14,682,048 16	–	14,498,762 53
RESOURCES.						
Discounts	12,895,325 06	12,897,371 04	13,005,949 67	13,140,309 39	–	12,931,741 33
Specie in vault	462,002 33	453,057 14	413,888 27	407,486 03	–	412,584 44
Bills and checks of other banks	342,409 79	312,916 61	315,780 29	357,953 40	–	337,821 90
Balances due from other banks	519,265 26	469,105 92	399,367 95	383,161 00	–	426,600 23
Stock	119,740 99	112,690 08	106,568 05	103,379 92	–	104,469 90
Real estate / Other property	278,869 24	284,215 54	287,956 12	289,758 42	–	185,544 73
Total resources	14,637,612 67	14,529,356 06	14,530,509 35	14,682,048 16	–	14,498,762 53

NOTE.—For these compends of the condition of the banks in Rhode Island, the Treasury Department is indebted to Elisha R. Potter, Esq., of Kingston, Rhode Island.

E 3.

Statement of the condition of the banks of Rhode Island at the several periods specified.

LIABILITIES.

	Nov. 4, 1839.	Dec. 6, 1839.	Jan. 6, 1840.	Feb. 3, 1840.	Mar. 2, 1840.	April 6, 1840.	May 4, 1840.	June 1, 1840.
Capital paid in	$10,003,538 00	$10,003,588 00	$9,957,443 00	$9,963,198 00	$9,965,108 00	$9,968,008 00	$9,968,183 00	$9,968,433 00
Circulation	1,722,126 25	1,719,250 00	1,630,017 00	1,522,190 00	1,402,214 25	1,491,183 00	1,402,181 00	1,335,370 50
Deposites on interest	551,343 19	583,748 26	527,573 50	506,522 89	511,141 01	499,277 72	531,914 86	1,286,052 87
Deposites not on interest	758,094 60	796,123 71	759,149 52	751,199 91	727,519 96	764,593 78	776,613 04	
Due to banks	661,244 34	546,856 05	358,816 52	365,206 20	376,086 82	403,879 36	447,893 74	386,129 94
Profits on hand	505,336 98	468,777 92	408,462 15	422,589 43	439,405 34	437,438 86	479,660 57	460,795 71
Dividends unpaid	20,206 20	22,347 67	75,809 64	25,071 44	18,951 47	43,530 70	16,702 29	19,906 97
Total liabilities	14,221,889 56	14,140,671 61	13,717,301 33	13,555,977 87	13,440,426 85	13,607,911 42	13,623,178 50	13,456,688 99

RESOURCES.

Discounts	12,701,294 08	12,561,215 79	12,121,291 74	11,846,075 01	11,769,555 87	11,719,250 46	11,717,778 92	11,712,520 03
Specie in vault	399,520 82	537,895 84	428,762 45	366,866 72	391,016 42	408,868 07	394,547 86	344,355 08
Bills and checks of other banks	287,201 53	283,308 79	300,846 92	358,648 72	333,180 01	353,124 00	351,376 00	321,711 51
Balances due from other banks	387,004 43	312,937 25	436,296 90	542,269 85	506,663 31	643,512 16	681,499 75	553,383 81
Stock in their own bank	123,244 65	123,088 65	123,474 95	123,694 45	123,520 95	155,520 95	153,420 95	151,679 95
Other property	323,624 05	322,225 29	306,628 37	318,423 12	316,490 29	327,635 78	324,555 02	373,038 61
Total	14,221,889 56	14,140,671 61	13,717,301 33	13,555,977 87	13,440,426 85	13,607,911 42	13,623,178 50	13,456,688 99

E 3—Continued.

LIABILITIES.

	July 6, 1840.	August 3, 1840.	Sept. 18, 1840.	October 5, 1840.	Nov. 2, 1840.	Dec. 7, 1840.	January 4, 1841.
Capital paid in	$9,959,825 00	$9,961,915 00	$9,973,315 00	$9,973,865 00	$9,974,565 00	$9,974,815 00	$9,976,615 00
Circulation	1,395,130 00	1,416,682 00	1,532,803 75	1,602,108 00	1,548,051 00	1,545,782 82	1,565,880 38
Deposites on interest	492,943 99	465,668 82	440,296 96	484,707 57	490,960 44	473,533 36	504,935 45
Deposites not on interest	760,524 93	805,982 27	844,064 60	834,371 36	858,740 16	825,496 45	863,879 24
Due to banks	435,596 01	465,431 33	459,380 21	484,092 99	505,591 74	469,744 02	518,615 97
Profits on hand	403,876 27	414,137 41	426,006 18	455,470 51	479,666 72	467,025 34	404,289 74
Dividends unpaid	71,254 36	24,698 76	34,291 77	18,498 51	19,188 00	22,758 68	86,868 44
Total liabilities	13,519,130 59	13,554,515 59	13,710,158 47	13,853,113 94	13,876,766 06	13,779,155 67	13,921,084 22

RESOURCES.

Discounts	11,686,297 96	11,744,460 41	11,788,340 93	11,943,191 28	11,957,338 92	11,920,330 91	12,194,485 15
Specie in vault	332,591 64	338,393 96	305,167 78	296,200 27	293,474 30	312,551 67	327,206 80
Bills and checks of other banks	271,485 00	310,451 50	329,322 38	341,531 00	337,277 00	300,449 34	318,998 93
Balances due from other banks	750,177 42	673,764 25	801,213 16	783,063 83	811,724 67	768,722 72	603,938 57
Stock in their own bank	165,173 95	156,876 95	151,273 95	151,090 42	149,713 66	153,586 41	153,057 06
Other property	313,404 62	330,568 52	334,840 27	338,028 14	327,237 51	323,514 62	223,397 71
Total	13,519,130 59	13,554,515 59	13,710,158 47	13,853,113 94	13,876,766 06	13,779,155 67	13,921,084 22

NOTE.—From June to November, 1839, no monthly returns were published. All the Rhode Island banks are specie-paying. The second suspension lasted but a month or two.