

MAINE STATE LEGISLATURE

The following document is provided by the
LAW AND LEGISLATIVE DIGITAL LIBRARY
at the Maine State Law and Legislative Reference Library
<http://legislature.maine.gov/lawlib>



Reproduced from scanned originals with text recognition applied
(searchable text may contain some errors and/or omissions)

DOCUMENTS

PRINTED BY ORDER OF

THE LEGISLATURE,

OF THE

STATE OF MAINE,

DURING ITS SESSION

A. D. 1838.

EIGHTEENTH LEGISLATURE.

No. 8.

HOUSE.

To the Senate and House of Representatives:

I herewith transmit to you the Report of the Commissioners "appointed to inquire into and examine the doings and transactions of the several incorporated Banks in this State, and generally to ascertain the State and condition of the same."

EDWARD KENT.

COUNCIL CHAMBER, }
February 5, 1838. }

To the Governor and Council of the State of Maine:

THE Commissioners appointed "to inquire into, and examine the doings and transactions of the several incorporated Banks in this State, and generally to ascertain the state and condition of the same,

REPORT,

That they commenced the examination early in October, and completed the same on the 14th of December last; that they have examined fifty-five banks; and by this arrangement they are enabled to notice all changes of Officers that were made at the October annual election. And while it affords the undersigned pleasure to state, that great improvements have been made, during the last year, in many of the Banks, in the manner of transacting their ordinary concerns, in keeping records, preservation of original papers, &c., they deem it their duty to state that some errors still exist, which from the prompt attention given to every suggestion, led to the opinion that these errors would be corrected, and a more particular notice of them unnecessary at present.

Corporations can speak only by their records, and as records must explain themselves, it is very important that in the transaction of business of such magnitude as is done by the Banks, that their records and doings should be so full and complete, that they might safely invite the strictest legal scrutiny. To enable them to do this, all the provisions of the law should be carefully observed; particularly those which require that the Cashiers and Clerks and recording officers should be sworn; and a great convenience will be found in making the Cashier the Clerk of the Stockholders and Directors.

For the purpose of obtaining correct information, as well as for our own convenience, printed forms, with such questions as were deemed proper, were presented at each Bank; the original lists with answers certified by the respective officers, are herewith presented, marked B.

From these, the names of the officers of each institution, with a condensed statement of the condition of the same, have been compiled as follows, viz:—

SCHEDULE.

AUGUSTA BANK, AUGUSTA.

Capital Stock, 110,000 00 Bills in circulation of five dollars and up- wards, 52,913 00 Do 1s, 2s and 3s, 3,285 00 Deposits and other lia- bilities, 51,450 70 <hr style="width: 20%; margin-left: auto; margin-right: 0;"/> \$217,648 70		Notes and Bills, 177,081 12 Real Estate, 4,000 00 Specie, 11,798 54 Bills of other Banks, 8,599 93 Deposits in do, 16,169 11 <hr style="width: 20%; margin-left: auto; margin-right: 0;"/> \$217,648 70
--	--	--

Liabilities of Directors, \$29,067 28.

Dividend since October, 1836, 4 per cent, \$4,400.

OFFICERS.

Daniel Williams, *President.*

Thomas W. Smith, H. W. Fuller, Issachar Snell, Benjamin Brown, Greenlief White.	}	<i>Directors.</i>
---	---	-------------------

G. W. Allen, *Cashier.*

AGRICULTURAL BANK, BREWER.

Capital Stock, 50,000 00 Bills in circulation of five dollars and up- wards, 16,220 00 Do 1s, 2s and 3s Deposits and other lia- bilities, 2,869 82 <hr style="width: 20%; margin-left: auto; margin-right: 0;"/> \$69,089 82		Notes and Bills, 54,966 96 Real Estate, Specie, 1,852 46 Bills of other Banks, 1,448 00 Deposits in do, and other available funds, 10,822 40 <hr style="width: 20%; margin-left: auto; margin-right: 0;"/> \$69,089 82
---	--	--

Liabilities of Directors \$14,089,40.

Dividend since October, 1836—3 1-2 per cent \$1,750.

OFFICERS.

Jona. Burr, *President.*

Jas. Porter, J. Chamberlain, Jr J. D. Wilson, Stillman Wilson, D. B. Doane.	}	<i>Directors.</i>
---	---	-------------------

C. Bedlow, Jr. *Cashier.*

ANDROSCOGGIN BANK, TOPSHAM.

Capital Stock,	50,000 00	Notes and Bills,	66,392 58
Bills in circulation of five dollars and up- wards,	33,103 00	Real Estate,	2,100 00
Do 1s, 2s and 3s.	89 00	Specie,	2,006 54
Deposits and other lia- bilities,	15,359 58	Bills of other Banks,	527 50
		Deposites in do.	27,524 96
	<u>\$98,551 58</u>		<u>\$98,551 58</u>

Liabilities of Directors—\$15,397 01.

Dividend since October, 1836—3 per cent, \$4000.

OFFICERS.

Charles Thompson, *President*.

Humphrey Purrington,

John Barron,

David Scribner,

Nahum Perkins,

} *Directors.*John Coburn, *Cashier*.

BANK OF CUMBERLAND, PORTLAND.

Capital Stock,	250,000 00	Notes and Bills,	419,072 15
Bills in circulation of five dollars and up- wards,	107,045 00	Real Estate,	
Do 1s, 2s and 3s,		Specie,	31,461 37
Deposits and other lia- bilities,	107,610 69	Bills of other Banks,	11,335 00
		Deposites in do	2,326 60
		Expenses,	460 57
	<u>\$464,655 69</u>		<u>\$464,655 69</u>

Liabilities of Directors—\$66,929 75.

Dividends since October, 1836—6 per cent.

OFFICERS.

Nathan Nutter, *President*.

John Anderson,

D. Drinkwater,

Charles Q. Clapp,

Roscoe G. Greene,

Wm Moulton,

Parker McCobb.

} *Directors.*Ira D. Bugbee, *Cashier*.

BANK OF WESTBROOK, WESTBROOK.

Capital Stock,	50,000 00	Notes and Bills,	66,012 60
Bills in circulation of five dollars and up- wards,	41,865 00	Real Estate,	1,200 00
Deposits and other lia- bilities,	2,973 15	Specie,	2,069 67
		Bills of other Banks,	4,987 00
		Deposites in do	19,399 36
		Expenses,	36 81
		Other available funds,	1,132 71
	<u>\$94,838 15</u>		<u>\$94,838 15</u>

Liabilities of Directors—\$12,273 88.

Dividend since October, 1836—\$2,750.

OFFICERS.

Oliver Buckley, *President*.

S. B. Stevens,	}	<i>Directors.</i>
Jona. Smith,		
Samuel Jordan,		
Freeman Bradford,		

C. C. Tobie, *Cashier*.

BELFAST BANK, BELFAST.

Capital Stock,	50,000 00	Notes and Bills,	59,768 15
Bills in circulation of fives and upwards,	30,575 00	Specie,	4,375 71
Deposites and other li- bilities.	3,404 71	Bills of other Banks,	2,019 25
		Deposites in other Banks and in the hands of Agents,	17,000 13
		Expenses,	716 47
		Due on Capital Stock,	100 00
	<u>\$83,979 71</u>		<u>\$83,979 71</u>

Liabilities of Directors—\$18,792 78.

Dividends since October, 1836—6 per cent.

OFFICERS.

John S. Kimball, *President*.

Joseph Williamson,	}	<i>Directors.</i>
Daniel Lane,		
Paul R. Hazeltine,		
James V. White,		
John Haraden,		
Salathiel Nickerson, Jr.		

Albert Bingham, *Cashier*.

BANGOR COMMERCIAL BANK, BANGOR.

Capital Stock,	100,000 00	Notes and Bills,	170,955 73
Bills in circulation of		Real Estate,	4,255 00
five dollars and up-		Specie,	4,427 78
wards, (\$49,000 re-		Bills of other Banks,	1,773 00
deemed, and in Suf-		Deposits in do,	10,304 59
folk Bank, Boston)	68,934 00	Expenses,	81 44
Do 1s, 2s and 3s,	858 00	Other available funds,	4,125 00
Deposits and other lia-			
bilities,	26,130 54		
	<u>\$195,922 54</u>		<u>\$195,922 54</u>

Liabilities of Directors—\$24,678 84.

Dividend since October, 1836—\$ 1-2 per cent.

OFFICERS.

John Fiske, *President*.

Henry Warren,

Amos Davis,

Frederick Lambert,

Leonard March,

} *Directors.*

W. H. Foster, *Cashier*.

BRUNSWICK BANK, BRUNSWICK.

Capital Stock,	75,000 00	Notes and Bills,	90,831 01
Bills in circulation of		Real Estate,	1,400 00
five dollars and up-		Specie,	2,824 82
wards,	32,090 00	Bills of other Banks,	862 50
Deposits and other lia-		Deposits in do,	16,398 89
bilities,	8,227 22	State Loan,	3,000 00
	<u>\$115,317 22</u>		<u>\$115,317 22</u>

Liabilities of Directors—\$22,391 49.

Dividend since October, 1836—5 1-2 per cent,

OFFICERS.

Richard T. Dunlap, *President*.

J. C. Humphreys,

Geo. F. Richardson,

A. J. Stone,

Gardner Green,

} *Directors.*

M. E. Woodman, *Cashier*.

BANK OF BANGOR, BANGOR.

Capital Stock,	100,000 00	Notes and Bills,	151,703 42
Bills in circulation of		Specie,	3,863 56
five dollars and up-		Bills of other Banks,	1,990 00
wards,	33,135 00	Deposits in do.	9 00
Do. 1s, 2s and 3s,	128 00	Drafts on Boston, and	
Deposits and other lia-		checks on other Banks	3,765 61
bilities,	28,068 50		
	<hr/>		<hr/>
	\$161,331 59		\$161,331 59

Liabilities of Directors—\$32,893 21.

Dividends since October, 1836—9 per cent.

OFFICERS.

Samuel Veazie, *President*.

James Crosby,	}	<i>Directors.</i>
Samuel J. Foster,		
Nathaniel Lord,		
John Bright,		

A. P. Richardson, *Cashier*.

BANK OF OLDTOWN, ORONO.

Capital Stock,	50,000 00	Notes and Bills,	68,349 19
Bills in circulation of		Real Estate,	6,065 00
five dollars and up-		Specie,	2,125 50
wards,	25,210 00	Bills of other Banks,	1,755 00
Deposits and other lia-		Deposites in do.	89 78
bilities,	3,894 47		
	<hr/>		<hr/>
	\$79,104 52		\$78,384 47

Liabilities of Directors—\$11,777 47.

Dividends since October, 1836—\$1500.

OFFICERS.

Jefferson Sinclair, *President*.

James Houlton,	}	<i>Directors.</i>
Henry Richardson,		
John Stevens, Jr.		
Tertius Hyde,		

C. S. Lane, *Cashier*.

BANK OF PORTLAND, PORTLAND.

Capital stock	300,000 00	Notes and Bills	403 191 43
Bills in circulation of five dollars and up- wards	22,675 00	Real Estate	7,000 00
Do. 1s, 2s, and 3s	975 00	Specie	3,080 26
Deposites and other liabilities	103,649 51	Bills of other banks	3,757 00
		Deposites in do.	10,270 82
	<u>\$427,299 51</u>		<u>\$427,299 51</u>

Liabilities of Directors \$75,720 81.

Dividends since October, 1836, 3 1-2 per cent.

OFFICERS.

William Swan, *President.*

Barrett Potter,	} <i>Directors.</i>
Joshua Wingate Jr.,	
Stephen Longfellow,	
John Mussey,	
George Bartol,	
Oliver B. Dorrance,	

Edward Richardson, *Cashier.*

CASCO BANK, PORTLAND.

Capital Stock	300,000 00	Notes and Bills	427,903 80
Bills in circulation of five dollars and up- wards	72,990 00	Real Estate	7,830 37
Do. 1s, 2s and 3s,	697 00	Specie	8,886 15
Deposites and other liabilities	93,573 50	Bills of other banks	15,263 00
		Deposites in do.	4,837 03
		Expenses	45 70
		Checks and Drafts	2,494 45
	<u>\$467,260 50</u>		<u>\$467,260 50</u>

Liabilities of Directors \$36,397 50.

Dividends since October, 1836, 3 1-4 per cent.

OFFICERS.

Eliphalet Greeley, *President.*

Nathaniel Blanchard,	} <i>Directors.</i>
Nathan Cummings,	
William Evans,	
Charles Mussey,	
Phineas Varnum,	

John Chute, *Cashier.*

CANAL BANK, PORTLAND.

Capital Stock	400,000 00	Notes and Bills, including \$75,000 of Canal Stock	552,736 50
Bills in circulation of five dollars and upwards	98,475 00	Real Estate	6,000 00
Do. 1s, 2s and 3s	1,500 00	Specie	4,415 01
Deposites and other liabilities	105,175 79	Bills of other banks	15,920 00
		Deposites in do.	25,303 32
		Expenses	535 64
		Other available funds	241 32
	<hr/>		<hr/>
	\$605,150 79		\$605,151 79

Liabilities of Directors \$47,479 73.

Dividends since October, 1836, 3 per cent.

OFFICERS.

Charles E. Barrett, *President.*

William Goodenow,	}	<i>Directors.</i>
Thomas Hammond,		
William Kimball,		
Joshua B. Osgood,		
W. W. Thomas,		
Nathaniel Warren,		

Josiah B. Scott, *Cashier.*

Samuel Small Jr., *Clerk.*

CITY BANK, PORTLAND.

Capital Stock	200,000 00	Notes and Bills	296,290 27
Bills in circulation of five dollars and upwards	45,730 00	Real Estate	1,200 00
Deposites and other liabilities	69,702 43	Specie	10,499 29
		Bills of other banks	7,032 00
		Deposites in do.	230 31
		Expenses	180 56
	<hr/>		<hr/>
	\$315,432 43		\$315,432 43

Liabilities of Directors, \$46,376 77.

Dividends since October, 1836, 4 1-2 per cent.

OFFICERS.

Noah Hinkley, *President.*

John Dunlap,	}	<i>Directors.</i>
Luther Jewett,		
Marshall French,		
Thos. A. Deblois,		
Thos. Warren,		
Noah Nason,		

Reuben Mitchell, *Cashier.*

COMMERCIAL BANK, BATH.

Capital Stock	50,000 00	Notes and Bills	70,121 14
Bills in circulation of five dollars and up- wards	28,220 00	Real Estate	550 00
Deposites and other liabilities	8,810 91	Specie	733 18
		Bills of other banks	2,875 00
		Deposites in do.	12,497 97
		Profit and Loss	253 65
	<hr/>		<hr/>
	\$87,030 91		\$87,030 91

Liabilities of Directors \$16,140.

Dividends since October, 1836, 6 per cent.

OFFICERS.

Jacob Robinson, *President.*

Samuel G. Bowman,	}	<i>Directors.</i>
Wm. D. Sewall,		
Thos. M. Reed,		
Gilbert Trufant,		
Thomas Agry, <i>Cashier.</i>		

CITIZENS' BANK, AUGUSTA.

Capital Stock	60,000 00	Notes and Bills	66,020 96
Bills in circulation of five dollars and up- wards	10,185 00	Real Estate	6,000 00
Do. 1s, 2s and 3s	175 00	Specie	3,837 17
Deposites and other liabilities	11,756 37	Bills of other banks	2,209 00
		Deposites in do.	4,049 59
	<hr/>		<hr/>
	\$82,116 37		\$82,116 37

Liabilities of Directors, \$12,375.

Dividends since October, 1836, 6 1-2 per cent.

OFFICERS.

John Dole, *President.*

John Means,	}	<i>Directors.</i>
Allen Lambard,		
Elias Craig,		
James L. Child,		
Henry R. Smith,		
Jas. T. McCobb,		
Carleton Dole, <i>Cashier.</i>		

CALAIS BANK, CALAIS.

Capital Stock	100,000 00	Notes and Bills	165,372 90
Bills in circulation of five dollars and up- wards	24,234 00	Real Estate	4,000 00
Do. 1s, 2s and 3s	467 00	Specie	2,258 24
Deposites and other liabilities	54,163 08	Bills of other banks	640 00
		Deposites in do.	5,951 37
		Suspense Account	398 92
		George S. Smith	242 65
	<u>\$178,864 08</u>		<u>\$178,864 08</u>

Liabilities of Directors \$33,268 16.

Dividends since October, 1836, \$8,000.

OFFICERS.

George Downes, *President.*

Samuel Kelley,
Luther C. White, } *Directors.*
Francis Swan,
Lewis Wilson, }

William Deming, *Cashier.*

CENTRAL BANK, HALLOWELL.

Capital Stock	85,000 00	Notes and Bills	169,899 72
Bills in circulation of five dollars and up- wards	61,845 00	Real Estate	
Do. 1s, 2s and 3s	8,882 00	Specie	627 50
Deposites and other liabilities	18,514 01	Bills of other banks	1,713 79
		Deposites in do.	2,000 00
	<u>\$174,241 01</u>		<u>\$174,241 01</u>

Liabilities of Directors \$15,550.

Dividends since October, 1836, none.

OFFICERS.

C. Spaulding, *President.*

Oliver Otis,
John F. Fitch, } *Directors.*
John Smith,
I. Nutter, }

A. Leonard, *Cashier.*

DAMARISCOTTA BANK, NOBLEBORO'.

Capital Stock	50,000 00	Notes and Bills	62,845 13
Bills in circulation of five dollars and up- wards	25,175 00	Real Estate	2,198 64
Deposites and other liabilities	4,542 34	Specie	4,914 80
		Bills of other banks	187 50
		Deposites in do.	9,571 27
	<hr/>		<hr/>
	\$79,717 34		\$79,717 34

Liabilities of Directors, \$13,680.

Dividends since October, 1836, 5 1-2 per cent.

OFFICERS.

Simon Handley, *President.*

Ebenezer Farley,	} <i>Directors.</i>
John Glidden,	
Wm. P. Harrington,	
Josiah Myrick,	
Daniel Day,	
James Erskine,	

Joseph Cotten, *Cashier.*

EXCHANGE BANK, PORTLAND.

Capital Stock	100,000 00	Notes and Bills	107,161 57
Bills in circulation of five dollars and up- wards	6,233 00	Specie	1,000 10
Do. 1s, 2s and 3s	816 00	Bills of other banks	3,552 00
Deposites and other liabilities	5,002 13	Deposites in do.	290 41
		Expenses	47 05
	<hr/>		<hr/>
	\$112,051 13		\$112,051 13

Liabilities of Directors, \$11,592.

Dividends since October, 1836, \$4 on a share.

OFFICERS.

Ashur Ware, *President.*

H. R. Stickney,	} <i>Directors.</i>
Samuel Hanson,	
Ezekiel Day,	
Charles Jones,	
Wm. P. Preble,	
John Rand,	

J. J. Brown, *Cashier.*

EASTERN BANK, BANGOR.

Capital Stock	100,000 00	Notes and Bills	116,530 53
Bills in circulation of five dollars and up- wards	9,846 00	Real Estate	10,500 00
Do. 1s, 2s and 3s	227 00	Specie	5,469 03
Deposites and other liabilities	26,706 47	Bills of other banks	1,243 91
	<u>\$136,779 47</u>	Deposits in do.	3,036 00
			<u>\$136,779 47</u>

Liabilities of Directors, \$25,775 92.

Dividends since October, 1836, 6 per cent.

OFFICERS.

Amos M. Roberts, *President*.

Mark Trafton,	} <i>Directors.</i>
John Bradbury,	
Allen Haines,	
Sam'l P. Strickland,	

William H. Mills, *Cashier*.

FRANKFORT BANK, FRANKFORT.

Capital Stock	50,000 00	Notes and Bills	88,285 54
Bills in circulation of five dollars and up- wards	24,245 00	Specie	3,106 99
Deposites and other liabilities	21,153 53	Bills of other banks	881 00
	<u>\$95,398 53</u>	Deposites in do.	3,000 00
		Expenses	125 00
			<u>\$95,398 53</u>

Liabilities of Directors, \$14,840.

Dividends since October, 1836, 8 per cent.

OFFICERS.

B. Shaw, *President*.

N. Rich,	} <i>Directors.</i>
E. Chick, Jr.,	
J. Shaw,	
W. B. Reed,	

B. Johnson, *Cashier*.

FRONTIER BANK, EASTPORT.

Capital Stock	100,000 00	Notes and Bills	130,848 48
Bills in circulation of five dollars and up- wards	20,415 00	Real Estate	2,500 00
Deposites and other liabilities	31,014 47	Specie	8,743 60
		Bills of other banks	1,870 00
		Deposites in do.	3,410 59
		Expenses	56 80
		Due from State	4,000 00
	<hr/>		<hr/>
	\$151,429 47		\$151,429 47

Liabilities of Directors, \$42,952 64.

Dividends since October, 1836, 7 per cent.

OFFICERS.

Aaron Hayden, *President*.

Jesse Gleason,	}	<i>Directors.</i>
Charles Peavey,		
Jonathan Buck,		
John A. Balkam,		
Jeremiah Fowler,		
Lorenzo Sabine,		

Edward Hsley, *Cashier*.

N. B. By letter from the Cashier, under date of Jan. 1, 1838, he says that the liabilities of the Directors will be, on the 14th instant, \$32,675 93.

FRANKLIN BANK, GARDINER.

Capital Stock	50,000 00	Notes and Bills	77,988 95
Bills in circulation of five dollars and up- wards	21,517 00	Specie	974 83
Do. 1s, 2s and 3s	1,432 00	Bills of other banks, and checks	2,415 54
Deposites and other liabilities	8,430 32		
	<hr/>		<hr/>
	\$81,379 32		\$81,379 32

Liabilities of Directors, \$14,960.

Dividends since October, 1836, 7 per cent.

OFFICERS.

Henry Bowman, *President*.

John Otis,	}	<i>Directors.</i>
E. F. Dean,		
Joseph Eaton,		
Stephen Young,		

H. Stevens, *Cashier*.

FREEMAN'S BANK, AUGUSTA.

Capital Stock	50,000 00	Notes and Bills	64,495 45
Bills in circulation of five dollars and up- wards	16,583 00	Specie	4,851 50
Do. 1s, 2s and 3s	252 00	Bills of other banks	5,152 94
Deposites and other liabilities	7,664 89		
	<hr/>		<hr/>
	\$74,499 89		\$74,499 89

Liabilities of Directors, \$10,349 50.

Dividend since October, 1836, nothing.

OFFICERS.

Benjamin Davis, *President*.

John Mulliken,	} <i>Directors.</i>
Watson F. Hallett,	
Wm. H. Kittredge,	
Prince B. Mooers,	
Jas. W. Bradbury,	
Daniel Waldron,	

H. Spaulding, *Cashier*.

GLOBE BANK, BANGOR.

Capital Stock	100,000 00	Notes and Bills	125,135 10
Bills in circulation of five dollars and up- wards	18,985 00	Specie	3,334 27
Deposites and other liabilities	17,309 37	Bills of other banks	1,419 00
	<hr/>	Deposits in other banks	5,006 00
	\$136,294 37	State Loan	2,400 00
			<hr/>
			\$136,294 37

Liabilities of Directors—\$30,712 57.

Dividend since October, 1836—2 per cent.

OFFICERS.

S. Parsons, *President*.

C. Dwinal,	} <i>Directors.</i>
C. Cooper,	
J. Appleton,	
S. Smith,	

S. K. Howard, *Cashier*.

GRANITE BANK, AUGUSTA.

Capital Stock,	100,000 00	Notes and Bills,	147,071 04
Bills in circulation of five dollars and up- wards,	41,215 00	Real Estate,	5,991 27
Deposits and other lia- bilities,	39,982 28	Specie,	12,998 57
		Bills of other Banks,	4,253 00
		Deposits in do.	10,883 40
	<hr/>		<hr/>
	\$181,197 28		\$181,197 28

Liabilities of Directors—\$26,423.

Dividend since October, 1836—9 per cent.

OFFICERS.

Joseph Chandler, *President*.

Wm. A. Brooks,

Geo. W. Stanley,

Wm. Woart Jr.

A. Redington,

Eben Fuller,

} *Directors.*S. Leonard, *Cashier*.

GARDINER BANK, GARDINER.

Capital Stock,	100,000 00	Notes and Bills,	122,487 73
Bills in circulation of five dollars and up- wards,	31,784 00	Real Estate,	2,490 00
Do. 1s, 2s and 3s	1,000 00	Specie,	1,352 17
Deposits and other lia- bilities,	17,450 03	Bills of other Banks,	1,036 00
		Deposites in do.	19,613 87
		Shares in other banks taken for debt and costs	3,254 26
	<hr/>		<hr/>
	\$150,234 03		\$150,234 03

Liabilities of Directors—\$32,949 22.

Dividends since October, 1836—7 per cent.

OFFICERS.

Samuel C. Grant, *President*.

R. H. Gardiner,

Joshua Lord,

Fred. Allen,

Arthur Berry,

} *Directors.*E. Swan, *Cashier*.

KENDUSKEAG BANK, BANGOR.

Capital Stock,	100,000 00	Notes and Bills,	169,150 99
Bills in circulation of		Real Estate,	6,000 00
five dollars and up-		Specie,	2,110 01
wards,	48,849 00	Bills of other Banks,	5,801 00
Do. 1s, 2s and 3s,	485 00	Deposites in do.	6 00
Deposits and other lia-		Profit and loss	36 12
bilities,	40,558 90	Expenses,	1,788 78
	<hr/>		<hr/>
	\$184,892 90		\$184,892 90

Liabilities of Directors—\$29,889 05.

Dividend since October, 1836—\$3,000.

OFFICERS.

John Wilkins, *President*.

G. W. Pickering,	} <i>Directors.</i>
E. H. Allen,	
A. Taylor,	
John Godfrey,	

T. S. Dodd, *Cashier*.

LINCOLN BANK, BATH.

Capital Stock,	100,000 00	Notes and Bills,	129,631 19
Bills in circulation of		Real Estate,	3,000 00
five dollars and up-		Specie,	3,969 30
wards, including 1s,		Bills of other Banks,	1,536 00
2s and 3s,	52,582 00	Deposites in do.	74,658 24
Deposits and other lia-			
bilities,	60,212 73		
	<hr/>		<hr/>
	\$212,794 73		\$212,794 73

Liabilities of Directors—\$25,756.

Dividends since October, 1836—7 1-2 per cent.

OFFICERS.

Geo. F. Patten, *President*.

Levi Houghton,	} <i>Directors.</i>
Joshua Page,	
Wm. Richardson,	
Samuel Gray,	
A. R. Mitchell,	
Wm. M. Rogers,	

Green Richardson, *Cashier*.

LIME ROCK BANK, THOMASTON.

Capital Stock,	50,000 00	Notes and Bills,	52,351 77
Bills in circulation of fives and upwards,	7,900 00	Real Estate,	3,361 16
Deposits and other li- abilities.	19,499 18	Specie,	9,652 73
		Bills of other Banks,	4,560 00
		Deposits in do.	7,473 52
	<u>\$77,399 18</u>		<u>\$77,399 18</u>

Liabilities of Directors \$8,580.

Dividend since October, 1836—6 per cent.

OFFICERS.

Knott Crockett, *President.*

Iddo Kimball,	} <i>Directors.</i>
Joseph Hewett,	
Charles Holmes,	
Reuben Shaw,	
John Lovejoy,	
Joseph Gilchrest,	

William Thomas, *Cashier.*

LAFAYETTE BANK, BANGOR.

Capital Stock,	100,000 00	Notes and Bills,	146,712 99
Bills in circulation of five dollars and up- wards,	13,955 00	Specie,	3,131 44
Deposits and other li- abilities,	41,393 60	Bills of other Banks,	710 50
		Deposits in do.	3,107 23
		Expenses,	246 78
		Bills on the way to Boston	1,370 00
		Sundries	70 16
	<u>\$155,348 60</u>		<u>\$155,348 60</u>

Liabilities of Directors, \$22,769 17.

Dividends since October, 1836, 4 3-4 per cent.

OFFICERS.

Thomas A. Hill, *President.*

Joseph Carr,	} <i>Directors.</i>
J. C. Stevens,	
Geo. Waugh,	

E. T. Coolidge, *Cashier.*

MANUFACTURERS' BANK, SACO.

Capital Stock,	100,000 00	Notes and Bills,	120,909 39
Bills in circulation of five dollars and up- wards,	30,910 00	Real Estate,	7,491 31
Do. 1s, 2s and 3s.	2,169 00	Specie,	1,894 18
Deposits and other lia- bilities,	11,264 91	Bills of other Banks,	1,338 00
		Deposits in do.	12,811 03
	<u>\$144,443 91</u>		<u>\$144,443 91</u>

Liabilities of Directors—\$13,735 20.

Dividends since October, 1836—7 per cent.

OFFICERS.

Josiah Calef, *President*.

Abel Hersey,	} <i>Directors.</i>
Nath'l Burbank,	
Amos Chase,	
Tristram Jordan,	
Wm. P. Haines,	
David Fernald,	

S. S. Fairfield, *Cashier*.

MAINE BANK, PORTLAND.

Capital Stock,	305,000 00	Notes and Bills,	356,764 67
Bills in circulation of five dollars and up- wards	14,121 00	Specie,	18,013 33
Do. 1s, 2s and 3s,	250 00	Bills of other Banks,	4,551 00
Deposits and other lia- bilities,	117,941 64	Deposits in do.	57,913 78
		Expenses,	69 86
	<u>\$437,312 64</u>		<u>\$437,312 64</u>

Liabilities of Directors, \$39,895 96.

Dividends since October, 1836, \$15,250.

OFFICERS.

Albert Newhall, *President*.

Asa Clapp,	} <i>Directors.</i>
Isaac Hsley,	
Israel Richardson,	
Hez. Winslow,	
Sam'l Chadwick,	
Asa W. H. Clapp,	

Joseph Swift, *Cashier*.

MERCHANTS' BANK, PORTLAND.

Capital Stock	150,000 00	Notes and Bills	213,647 14
Bills in circulation of five dollars and up- wards	44,975 00	Real Estate	8,437 06
Do. 1s, 2s and 3s	1,250 00	Specie	4,119 49
Deposites and other liabilities	53,712 40	Bills of other banks	41 00
		Deposites in do.	21,186 20
		Expenses	1,486 16
		Checks and drafts	1,020 35
	<u>\$249,937 40</u>		<u>\$249,937 40</u>

Liabilities of Directors, \$15,018 19.

Dividends since October, 1836, 3 1-3 per cent.

OFFICERS.

William Woodbury, *President.*

Philip Greeley, Jona. Tucker, Josiah Dow, Rufus Emerson, George Warren, Charles Kimball,	}	<i>Directors.</i>
---	---	-------------------

John Oxnard, *Cashier.*

MANUFACTURERS AND TRADERS BANK, PORTLAND.

Capital Stock	150,000 00	Notes and Bills	192,659 00
Bills in circulation of five dollars and up- wards	26,330 00	Real Estate	6,294 70
Do. 1s, 2s and 3s,	2,622 00	Specie	1,880 26
Deposites and other liabilities	35,756 92	Bills of other banks	4,237 00
		Deposites in do.	7,138 46
		Expenses	399 54
		Shares in the Portland Manufacturing Co.	2,100 00
	<u>\$214,708 92</u>		<u>\$214,708 92</u>

Liabilities of Directors \$43,992 09.

Dividends since October, 1836, 4 per cent.

OFFICERS.

Joshua Richardson, *President.*

N. F. Deering, Stephen Waite Jr. Neal Dow, Wm. E. Greeley, Rufus Horton Jr.,	}	<i>Directors.</i>
--	---	-------------------

Edward Gould, *Cashier.*

MARINERS' BANK, WISCASSET.

Capital stock	50,000 00	Notes and Bills	73,098 96
Bills in circulation of five dollars and up- wards	34,945 00	Real Estate	2,000 00
Do. 1s, 2s, and 3s	31 00	Specie	2,147 53
Deposites and other liabilities	7,365 86	Bills of other banks	473 00
		Deposites in do.	13,150 81
		Expenses	538 73
		Checks on Boston	932 80
	<u>\$92,341 83</u>		<u>\$92,341 83</u>

Liabilities of Directors \$16,030 74.

Dividends since October, 1836, 5 1-2 per cent.

OFFICERS.

Wm. M. Boyd, *President.*

Wilmot Wood,	} <i>Directors.</i>
John H. Sheppard,	
Henry Clark,	
John Brooks,	
Samuel Alley,	
James McCarty,	

S. P. Baker, *Cashier.*

MERCANTILE BANK, BANGOR,

Capital Stock	100,000 00	Notes and Bills	130,059 52
Bills in circulation of five dollars and up- wards	88,555 00	Real Estate	12,000 00
Do 1s, 2s, and 3s,	263 00	Specie	11,918 36
Deposites and other liabilities	32,800 42	Bills of other banks	3,220 00
		Deposites in do.	64,420 54
	<u>\$221,618 42</u>		<u>\$221,618 42</u>

Liabilities of Directors, \$14,175 46.

Dividends since October, 1836, \$4000.

OFFICERS.

John Hodgdon, *President.*

Samuel Farrar,	} <i>Directors.</i>
Henry Warren,	
Oliver Frost,	
F. G. Butler,	
Wm. Wetherbee,	
Hezekiah Williams,	

Samuel Harris. *Cashier.*

MEDOMAK BANK, WALDOBOROUGH.

<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Capital Stock</td> <td style="width: 50%; text-align: right;">50,000 00</td> </tr> <tr> <td>Bills in circulation of five dollars and upwards</td> <td style="text-align: right;">25,150 00</td> </tr> <tr> <td>Deposites and other liabilities</td> <td style="text-align: right;">15,958 23</td> </tr> <tr> <td style="border-top: 1px solid black;"></td> <td style="text-align: right; border-top: 1px solid black;">\$91,108 23</td> </tr> </table>	Capital Stock	50,000 00	Bills in circulation of five dollars and upwards	25,150 00	Deposites and other liabilities	15,958 23		\$91,108 23		<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Notes and Bills</td> <td style="width: 50%; text-align: right;">82,898 13</td> </tr> <tr> <td>Specie</td> <td style="text-align: right;">3,500 84</td> </tr> <tr> <td>Bills of other banks</td> <td style="text-align: right;">659 00</td> </tr> <tr> <td>Deposites in do.</td> <td style="text-align: right;">3000 00</td> </tr> <tr> <td>Expenses,</td> <td style="text-align: right;">72 68</td> </tr> <tr> <td>In hands of Agents, Boston,</td> <td style="text-align: right;">978 08</td> </tr> <tr> <td style="border-top: 1px solid black;"></td> <td style="text-align: right; border-top: 1px solid black;">\$91,108 23</td> </tr> </table>	Notes and Bills	82,898 13	Specie	3,500 84	Bills of other banks	659 00	Deposites in do.	3000 00	Expenses,	72 68	In hands of Agents, Boston,	978 08		\$91,108 23
Capital Stock	50,000 00																							
Bills in circulation of five dollars and upwards	25,150 00																							
Deposites and other liabilities	15,958 23																							
	\$91,108 23																							
Notes and Bills	82,898 13																							
Specie	3,500 84																							
Bills of other banks	659 00																							
Deposites in do.	3000 00																							
Expenses,	72 68																							
In hands of Agents, Boston,	978 08																							
	\$91,108 23																							

Liabilities of Directors \$14,425 42

Dividends since October, 1836, \$2375.

OFFICERS.

Geo. D. Smouse, *President.*

Samuel Morse, John Bulfinch, Isaac Reed, James Hovey, Geo. Sproul, James Cook, Henry Kenedy, Fred'k Caustner,	}	<i>Directors.</i>
--	---	-------------------

James R. Groton, *Cashier.*

MEGUNTICOOK BANK, CAMDEN.

<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Capital Stock</td> <td style="width: 50%; text-align: right;">48,750 00</td> </tr> <tr> <td>Bills in circulation of five dollars and upwards</td> <td style="text-align: right;">9,550 00</td> </tr> <tr> <td>Deposites and other liabilities</td> <td style="text-align: right;">3,594 83</td> </tr> <tr> <td style="border-top: 1px solid black;"></td> <td style="text-align: right; border-top: 1px solid black;">\$61,994 83</td> </tr> </table>	Capital Stock	48,750 00	Bills in circulation of five dollars and upwards	9,550 00	Deposites and other liabilities	3,594 83		\$61,994 83		<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Notes and Bills</td> <td style="width: 50%; text-align: right;">48,252 46</td> </tr> <tr> <td>Real Estate</td> <td style="text-align: right;">218 12</td> </tr> <tr> <td>Specie</td> <td style="text-align: right;">7,305 21</td> </tr> <tr> <td>Bills of other banks</td> <td style="text-align: right;">55 00</td> </tr> <tr> <td>Deposites in do.</td> <td style="text-align: right;">6,164 04</td> </tr> <tr> <td style="border-top: 1px solid black;"></td> <td style="text-align: right; border-top: 1px solid black;">\$61,994 83</td> </tr> </table>	Notes and Bills	48,252 46	Real Estate	218 12	Specie	7,305 21	Bills of other banks	55 00	Deposites in do.	6,164 04		\$61,994 83
Capital Stock	48,750 00																					
Bills in circulation of five dollars and upwards	9,550 00																					
Deposites and other liabilities	3,594 83																					
	\$61,994 83																					
Notes and Bills	48,252 46																					
Real Estate	218 12																					
Specie	7,305 21																					
Bills of other banks	55 00																					
Deposites in do.	6,164 04																					
	\$61,994 83																					

Liabilities of Directors \$13,000.

Dividends since October, 1836, \$750 allowed on first instalment of \$2,500.

OFFICERS.

Wm. Carleton, *President.*

Joseph Jones, Sam'l G. Adams, Jacob Trafton, Jos. C. Stetson, Elisha Gilkey, Robert Chase,	}	<i>Directors.</i>
---	---	-------------------

W. Rawson, *Cashier.*

NORTHERN BANK, HALLOWELL.

Capital Stock	75,000 00	Notes and Bills	89,988 60
Bills in circulation of five dollars and up- wards	20,095 00	Real Estate	744 28
Do. 1s, 2s and 3s	117 00	Specie	2,539 92
Deposites and other liabilities	6,149 18	Bills of other banks	855 00
		Deposites in do.	7,173 38
	<u>\$101,301 18</u>		<u>\$101,301 18</u>

Liabilities of Directors \$19,550 34.

Dividends since October, 1836, 6 1-2 per cent.

OFFICERS.

John Agry, *President*.
 Wms. Emmons,
 John Gardner,
 F. Glazier,
 S. Kendall,
 B. Nason,
 David Brown, } *Directors*.
 W. Vaughan, *Cashier*.

NEGUEMKEAG BANK, VASSALBOROUGH.

Capital Stock	50,000 00	Notes and Bills	85,491 85
Bills in circulation of five dollars and up- wards	18,045 00	Specie	1,308 60
Deposites and other liabilities	19,671 32	Bills of other banks	1,000 00
	<u>\$87,716 32</u>		<u>\$87,799 45</u>

Liabilities of Directors, \$14,040.

Dividends since October, 1836, 7 per cent.

OFFICERS.

E. Southwick, *President*.
 J. Southwick,
 Caleb Nichols,
 Thos. Carlton,
 D. Tiffany, } *Directors*.
 A. Stickney, *Cashier*.

PEOPLE'S BANK, BANGOR.

Capital Stock	100,000 00	Notes and Bills	121,501 15
Bills in circulation of five dollars and up- wards	16,365 00	Specie	11,421 26
Do. 1s, 2s and 3s	210 00	Bills of other banks	994 00
Deposites and other liabilities	32,378 95	Deposites in do.	15,033 14
		Expenses	4 40
	<u>\$148,953 95</u>		<u>\$148,953 95</u>

Liabilities of Directors, \$23,979 30.

Dividends since October, 1836, 9 1-2 per cent.

OFFICERS.

Wm. D. Williamson, *President.*

Isaac Hodsdon,	} <i>Directors.</i>
Theodore B. McIntire,	
Albert G. Jewett,	
Charles Stetson,	

Thomas P. Drown, *Cashier.*

PENOBSCOT BANK, BANGOR.

Capital Stock	100,000 00	Notes and Bills	118,223 24
Bills in circulation of five dollars and up- wards	1,145 00	Specie	1,212 29
Deposites and other liabilities	21,735 93	Bills of other banks	358 00
		Deposites in do.	3,000 00
		Expenses	87 46
	<u>\$122,880 99</u>		<u>\$122,880 99</u>

Liabilities of Directors, \$19,722 80.

Dividends since October, 1836, \$3,000.

OFFICERS.

Isaac Farrar, *President.*

William Emerson,	} <i>Directors.</i>
E. G. Rawson,	
Eleazer Coburn,	

John Wyman, *Cashier.*

SOUTH BERWICK BANK, SOUTH BERWICK.

Capital Stock	50,000 00	Notes and Bills	98,636 07
Bills in circulation of five dollars and up- wards	27,035 00	Real Estate	1,500 00
Do. 1s, 2s and 3s	449 60	Specie	1,209 92
Deposites and other liabilities,	26,215 10	Bills of other banks	1,279 00
		Deposites in do.	1,074 11
	<hr/>		<hr/>
	\$103,699 10		\$103,699 10

Liabilities of Directors, \$15,138 14.

Dividends since October, 1836, 7 per cent.

OFFICERS.

William A. Hayes, *President.*

Timothy Furgerson,	} <i>Directors.</i>
William Hight,	
Theodore F. Jewett,	
Benjamin Nason,	
Samuel Parks,	
Josiah W. Seaver,	

Charles C. Norton, *Cashier.*

SAGADAHOCK BANK, BATH.

Capital Stock	50,000 00	Notes and Bills	68,570 37
Bills in circulation of five dollars and up- wards	28,740 00	Specie	1,765 70
Deposites and other liabilities	15,227 92	Bills of other banks	253 31
		Deposites in do.	23,096 52
		Expenses	542 02
	<hr/>		<hr/>
	\$94,227 92		\$94,227 92

Liabilities of Directors, \$9,622 55.

Dividends since October, 1836, 5 1-2 per cent

OFFICERS.

Joseph Sewall, *President.*

Thos. D. Robinson,	} <i>Directors.</i>
John Smith,	
Thos. Harward,	
Wm. Purrington,	
Wm. M. Reed,	
Charles Potter,	

Daniel F. Baker, *Cashier.*

ST. CROIX BANK, CALAIS.

Capital Stock,	50,000 00	Notes and Bills,	86,813 50
Bills in circulation of		Real Estate,	450 00
five dollars and up-		Specie,	3,465 48
wards,	18,860 00	Bills of other Banks,	1,225 00
Deposits and other lia-		Deposites in do.	3,000 00
bilities,	26,647 47	Expenses,	307 90
		Due from other Banks,	245 60
	<hr/>		<hr/>
	\$95,507 47		\$95,507 47

Liabilities of Directors \$15,232 25.

Dividends since October, 1836, 3 per cent semi-annually.

OFFICERS.

Cyrus Hamlin, *President.*

Noah Smith, Jr.	}	<i>Directors.</i>
Jeremiah Carter,		
D. B. Barnard,		
G. F. Wadsworth,		
J. S. Pike, <i>Cashier.</i>		

STILLWATER CANAL BANK, ORONO.

Capital Stock	50,000 00	Notes and Bills	75,562 32
Bills in circulation of		Specie	1,234 24
five dollars and up-		Bills and checks on oth-	
wards	5,505 00	er Banks,	713 01
Do. 1s, 2s and 3s	195 00	Deposites in do.	119 12
Deposites and other		Profit and Loss,	1,336 04
liabilities	23,764 73		
	<hr/>		<hr/>
	\$79,464 73		\$79,464 73

Liabilities of Directors, \$16,130 83.

Dividends since October, 1836, 3 per cent.

OFFICERS.

Edward Kimball, *President.*

Nath'l Treat,	}	<i>Directors.</i>
A. W. Babcock,		
Levi Hamblin,		
F. A. Fuller,		

E. P. Butler, *Cashier.*

SKOWHEGAN BANK, BLOOMFIELD.

Capital Stock,	75,000 00	Notes and Bills,	108,658 37
Bills in circulation of		Real Estate	817 00
five dollars and up-		Specie,	1,435 56
wards,	17,550 00	Bills of other Banks,	1,061 19
Do. 1s, 2s and 3s,	1,831 00	Deposits in do.	3,000 00
Deposits and other lia-		Bills forwarded Suffolk	
bilities,	22,971 12	Bank,	2,380 00
	<u>\$117,352 12</u>		<u>\$117,352 12</u>

Liabilities of Directors, \$11,532.

Dividends since October, 1836, 6 1-2 per cent.

OFFICERS.

Wm. Allen, Jr, *President*.

Ebenr. H. Neil,	} <i>Directors.</i>
Edmund Pearson,	
Joseph Patten,	
Abner Coburn,	
Judah McClellan	

Samuel Philbrick, *Cashier*.

THOMASTON BANK, THOMASTON.

Capital Stock	50,000 00	Notes and Bills	74,800 98
Bills in circulation of		Real Estate	2,364 03
five dollars and up-		Specie	4,307 00
wards	44,426 00	Bills of other banks,	
Do. 1s, 2s and 3s	1,226 00	and checks	1,947 50
Deposites and other		Deposites in do.	13,770 72
liabilities	16,028 75	Expenses	602 20
		Mortgage Bonds,	7,069 33
		D. Y. McCobb,	1,252 72
		J. Thompson, Agt.	3,117 37
		Suspence Acct.	3,922 11
		Sundry Individuals,	2,526 79
			<u>17,888,32</u>
	<u>\$111,680 75</u>		<u>\$111,680 75</u>

Liabilities of Directors—\$1,813 48.

Dividends since October, 1836—6 1-2 per cent.

OFFICERS.

Edwin Smith, *President*.

Richard Robinson,	} <i>Directors.</i>
W. R. Keith.	
Oliver Jordan,	
N. Boynton,	
M. H. Smith,	
Thomas Burton,	

John Paine, *Cashier*.

TICONIC BANK, WATERVILLE.

Capital Stock	75,000 00	Notes and Bills	103,529 70
Bills in circulation of five dollars and up- wards	25,345 00	Real Estate	2,000 00
Do. 1s, 2s and 3s	515 00	Specie	2,209 44
Deposites and other liabilities	12,153 14	Bills of other banks	2,227 00
		Deposits in do.	3,000 00
		Expenses,	50 00
	<u>113,013 14</u>		<u>113,016 14</u>

Liabilities of Directors—\$10,700 00.

Dividends since October, 1836—6 1-2 per cent.

OFFICERS.

Timothy Boutelle, *President.*

Asa Redington,	}	<i>Directors.</i>
Moses Appleton,		
Jediah Morrill,		
Alpheus Lyon,		

Augustus Perkins, *Cashier.*

UNION BANK, BRUNSWICK.

Capital Stock	50,000 00	Notes and Bills	74,002 61
Bills in circulation of five dollars and up- wards	37,415 00	Real Estate,	2,000 00
Do. 1s, 2s and 3s	260 00	Specie	2,159 29
Deposites and other liabilities	21,201 50	Bills of other banks	1,711 00
		Deposits in do.	28,903 60
		Check on Casco Bank,	100 00
	<u>108,876 50</u>		<u>108,876 50</u>

Liabilities of Directors—\$13,035 86.

Dividend since October, 1836—6 1-2 per cent.

OFFICERS.

David Dunlap, *President.*

A. B. Thompson,	}	<i>Directors.</i>
Isaac Lincoln,		
Wm. Frost,		
Samuel Perkins,		

Eben Everett, *Cashier.*

WALDO BANK, BELFAST.

Capital Stock,	50,000 00	Notes and Bills,	53,504 29
Bills in circulation of		Specie,	3,531 87
five dollars and up-		Bills of other Banks,	1,493 00
wards,	13,595 00	Deposites in do.	6,265 23
Do. 1s, 2s and 3s	147 00	Expenses	135 73
Deposits and other lia-			
bilities,	1,188 12		
	<hr/>		<hr/>
	\$64,930 12		\$64,930 12

Liabilities of Directors—\$6,110 25.

Dividends since October, 1836—3 per cent.

OFFICERS.

Alfred Johnson, *President*.
 Ralph C. Johnson, }
 Rufus B. Allyn, } *Directors*.
 H. O. Alden, }
 Thos. Marshall, }
 James White, *Cashier*.

WASHINGTON COUNTY BANK, CALAIS.

Capital Stock,	50,000 00	Notes and Bills,	65,392 10
Bills in circulation of		Real Estate,	300 00
five dollars and up-		Specie,	3,785 13
wards,	33,338 00	Bills of other Banks,	1,117 00
Deposits and other lia-		Deposites in do.	16,330 20
bilities,	3,616 43		
	<hr/>		<hr/>
	\$36,974 43		\$36,974 43

Liabilities of Directors—\$14,448 73.

Dividend since October, 1836—6 per cent.

OFFICERS.

Randall Whidden, *President*.
 Levi S. Lowell, }
 John Stickney, } *Directors*.
 Stephen Emerson, }
 Seth Emerson, }
 H. Tweed *Cashier*.

YORK BANK, SAGO.

Capital Stock	100,000 00	Notes and Bills, includ-	
Bills in circulation of		ing State Loan	135,716 50
five dollars and up-		Real Estate,	3,469 15
wards	41,600 00	Specie	11,486 11
Do. 1s 2s and 3s,	555 00	Bills of other banks	170 00
Deposites and other		Deposits in other banks	21,115 10
liabilities	29,829 09	Expenses,	20 23
	<hr/>		<hr/>
	\$171,977 09		\$171, 977 09.

Liabilities of Directors, \$13,639 39.

Dividends since October, 1836, 7 per cent.

OFFICERS.

Jonathan King, *President.*

Samuel Batchelder,	}	<i>Directors.</i>
John Shepley,		
John P. Mellen,		
Daniel Cleaves,		

Henry S. Thatcher, *Cashier.*

By the foregoing it appears that the aggregate amount of Capital Stock of the Banks examined, is \$5,458,750. Bills in circulation, \$1,796,641; Deposits and other liabilities, \$1,484,338 81; Notes and bills discounted, \$7,591,046 98; Real Estate, \$139,627 09; Specie, \$270,602 59; Bills of other Banks, \$150,302 87; Deposits in other banks, and other available funds, \$689,534 04—making the whole amount of liabilities, \$8,739,729 81, and resources, \$8,841,113 57. Also that the Banks in this State, have taken nearly all their small bills out of circulation; the amount returned, in circulation, exclusive of the Lincoln and Commercial Banks at Bath, (which made no distinction in their return) is only \$33,358.

It will be perceived that the whole amount of Capital Stock is included in the sum for which the Banks are liable, belongs exclusively to individual Stockholders, and of course the public is interested only in the amount of bills in circulation.

From this view of the subject, it is evident that there is no reasonable ground for apprehension, in relation to the perfect safety of the Banks, and it may fairly be inferred that the intelligence and sound discretion of Stockholders and Directors will prove a sufficient guarantee for their own security.

That the unexpected and important event of suspension of specie payments by most of the Banks in the Union calls for the vigilance of the Legislature must be admitted by all, and the question naturally arises, what additional safeguards can be adopted. This, of course, is a proper subject for the consideration and decision of the Legislature; the undersigned may however, be permitted to suggest that in reviewing the history of Banking operations in this and other States, it will probably be found that nearly all the losses sustained by the public, have been by Banks where Directors and Stockholders were large borrowers; instance the number of insolvent Banks, where the restrictions are more loose than in our own State; indeed, individuals without capital have obtained charters for the express purpose of enlarging their own accommodations. This should not be so. Let the settled policy of our government be, *that*

Bankers shall not be borrowers, and with such modifications as experience suggests, in regard to paying in the Capital Stock, reducing the amount of bills authorised to be circulated, limiting the Stockholders and Directors, it will surely greatly improve our system.

Capitalists having funds in Bank Stock will naturally be stimulated to exercise that kind of caution which will effectually secure the public.

That Banks can be immediately dispensed with, without an infringement of individual rights, as well as great inconvenience to the community, no rational person in this enlightened age will pretend; and that they will at all times be extensively useful when conducted in a legitimate and proper manner, under the guidance of the Legislature, is equally certain.

The law suppressing Small Bills in this State, since the suspension of specie payments, has been totally defeated and rendered a nullity, in consequence of the withdrawal of specie, and of the large amount of small bills sent from neighboring States and extensively circulated *here*; this has not only had an unfavorable operation as regards our Banks, but is extremely oppressive to individuals; in fact it is believed that more than one third of our active circulation is in small bills of neighboring States, many of which, judging from the amount in circulation, are undoubtedly spurious.

Under these circumstances, a suspension at least, of the law suppressing small bills, seems to be called for, neither wisdom nor sound policy require the continuance of a law, the observance of which is impracticable.

To the question: "when did you suspend, and when do you intend to resume specie payments?" the officers of the following Banks responded, *we have never suspended*, viz: Frontier Bank at Eastport, Washington County Bank at Calals, Calais Bank at Calais, St. Croix Bank at Calais, Agricultural Bank, Brewer, Bank of Old Town, Orono, Lime Rock Bank, Thomaston, Medomak Bank, Waldoboro', Megunticook Bank, Cam-

den, People's Bank, Bangor, and Stillwater Canal Bank, Orono.

Although the other Banks came into the general arrangement to suspend specie payments, in May last, many of them have never refused to pay specie for their Bills when demanded; in fact we found but a single instance (there may have been others), where a prosecution had been commenced, and this it appears grew out of a personal difficulty, which was adjusted, and the demand paid, before judgment was obtained.

Immediately after the general suspension of specie payments, the Banks in this State generally reduced their circulation; therefore, instead of expanding, as the time and occasion would seem to invite, they have been curtailing their discounts and adopting prudent measures, preparatory to resuming specie payments as soon as it can be consistently done.

In order to sustain themselves and not oppress their borrowers, several Banks have found it necessary to pay interest on considerable amounts. This, instead of being reprehensible, is surely commendable, if done in good faith (and we have no reason for believing it otherwise), as it enables the Banks to extend that accommodation to their borrowers which is interesting to both.

It will be seen that the Central Bank at Hallowell, has a much larger amount of bills in circulation in proportion to its Capital, especially in small bills than other banks have. Whether this arises from local situation, superior skill, or more than a usual share of public confidence, it is difficult to determine.

We deem it proper in closing this Report to state that an attempt has been made by persons belonging to the State of New York, in connexion with an individual of this State, to put into circulation bills purporting to be of the Oxford Bank. An Act establishing the Oxford Bank at Fryeburg passed the Legislature in 1836; but that institution has never been organised by complying with any of the requirements of law. Under these circumstances, it seems that the safety of the public requires that the Charter, if it has not expired by its own limita-

tion, and become a dead letter, should be annulled. Also the charters of the Anson Bank, Ellsworth Bank, Machias Bank, and Great Falls Bank, none of which have been duly organised and put into operation.

Respectfully submitted,

JUDAH DANA.

P. H. GREEN.



STATE OF MAINE.

HOUSE OF REPRESENTATIVES, }
FEBRUARY 5, 1838. }

This Report was laid on the table, and 1000 copies ordered to be printed for the use of the Legislature.

(Extract from the Journal.)

Attest,

GEORGE C. GETCHELL, *Clerk.*

ABSTRACT

FROM THE

RETURNS OF THE DIRECTORS,

OF THE SEVERAL INCORPORATED

BANKS IN MAINE,

AS THEY EXISTED ON THE

Saturday preceding the first Monday of June, 1838.

Prepared agreeably to Acts of the Legislature, passed March 4, 1833, March 29, 1836, and March 17, 1838.

BY

SAMUEL P. BENSON, Secretary of State.

AUGUSTA:

LUTHER SEVERANCE, PRINTER.

1838.

Names of Banks, Location and date of Incorporation.				Due from the Bank.										Resources					
BANKS.	TOWNS.	Date of Incorporation.	When re-chartered or continued.	Capital Stock.	Bills in circulation.	Net profits on hand.		Balances due to other Banks.		Cash deposited, including all sums whatsoever due from the Bank not bearing interest; its bills in circulation, profits, and balances due to other banks excepted.		Cash deposited, bearing interest.		Total amount due from the Bank.		Gold, Silver, and other coined metals in its banking house.		Real Estate.	
				DOLLARS.	DOLLARS.	DOLLS.	CTS.	DOLLS.	CTS.	DOLLS.	CTS.	DOLLS.	CTS.	DOLLS.	CTS.	DOLLS.	CTS.	DOLLS.	CTS.
Androscoggin,	Topsham,	Feb. 1, 1834.		50,000	20,258	3,744	01			7,324	41			81,326	42	2,326	52	2,100	00
Augusta,	Augusta,	Jan. 21, 1814.	April 1, 1831.	110,000	46,923	1,372	24	1,309	85	15,764	48	4,934	37	180,303	94	6,341	54	4,000	00
Agricultural,	Brewer,	April 1, 1836.		50,000	2,301	470	43	16,200	00	1,690	76			70,662	19	3,521	99		
Bangor Commercial,	Bangor,	April 1, 1831.		100,000	c 66,349	6,804	48	3,179	18	4,041	99	22,359	91	202,734	56	2,306	11	4,255	00
Bank of Bangor,	Do.	Feb. 12, 1834.		100,000	40,363	2,881	07	3,750	07	10,707	91			157,702	05	6,824	63		
Bank of Portland,	Portland,	Feb. 13, 1819.	April 1, 1831.	300,000	12,814	13,965	57	1,104	37	25,666	43	20,000	00	373,550	37	7,060	63	7,000	00
Bank of Cumberland,	Do.	Mar. 19, 1835.		250,000	51,158	2,357	21	7,771	57	4,564	24	53,553	25	369,404	27	10,234	39		
Bank of Oldtown,	Orono,	April 1, 1836.		50,000	9,566			14,564	28	169	24			74,299	52	1,402	74	6,292	81
Bank of Westbrook,	Westbrook,	April 1, 1836.		50,000	8,761	1,484	89	none.		1,245	74	none.		61,491	63	2,499	00	1,200	00
Belfast,	Belfast,	April 1, 1836.		50,000	22,761	1,045	53			1,646	69			75,453	22	6,253	42	g 400	00
Brunswick,	Brunswick,	April 1, 1836.		75,000	11,993	2,214	39			4,905	07			94,112	46	3,089	93		
Canal,	Portland,	Feb. 19, 1825.	Feb. 23, 1832.	400,000	63,763	19,571	05	19	35	24,695	96	j 46,657	12	554,706	48	9,249	78	6,000	00
Casco,	Do.	Feb. 18, 1824.	April 1, 1831.	300,000	53,269	11,340	82	7,572	83	29,095	78	15,271	36	416,549	79	9,002	67	7,830	37
Central,	Hallowell,	Feb. 22, 1825.	April 1, 1831.	85,000	20,442	2,163	21	23,461	00	1,103	85	11,892	29	144,062	35	3,327	41		
Citizens',	Augusta,	Jan. 26, 1833.		60,000	21,223	1,080	13			6,322	58			88,625	71	3,915	01	6,000	00
City,	Portland,	April 1, 1831.		200,000	37,433	4,541	28	311	03	21,158	31	21,019	87	284,463	49	10,727	66	1,739	55
Commercial,	Bath,	Feb. 16, 1832.		50,000	47,409	2,338	91			4,283	86	275	00	104,306	77	973	04	550	00
Calais,	Calais,	April 1, 1831.		100,000	19,480	6,943	94	465	09	18,088	57	o 10,000	00	154,977	60	3,256	36	4,000	00
Eastern,	Bangor,	Mar. 21, 1835.																	
Exchange,	Portland,	Feb. 29, 1832.		100,000	7,764	59	01			1,233	23			109,056	24	1,982	60		

of the Bank.

Dividends, Reserved Profits, Doubtful Debts, &c. &c.

Bills of other banks incorporated in this State.					Bills of other banks without this State.					Balances due from other banks.					Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.					Total amount of the resources of the bank.					Rate and amount of the last Dividend, and when declared.			Am't of reserved profits at the time and of declaring the last dividends.		Am't of debts due and not paid, and the considered as doubtful.		Bills in circulation under five dollars.	Am't due from President and Directors as principals.			Am't due from President and Directors as sureties.			Amount due from stockholders as principals.	
DOLLS.		CTS.		DOLLS.		CTS.		DOLLS.		CTS.		DOLLS.		CTS.		DOLLS.		CTS.		DOLLS.		CTS.		DOLLS.		CTS.		DOLLS.		CTS.		DOLLS.		CTS.		DOLLS.		CTS.		
a	958	40	82	00	13,511	39	62,348	11	81,326	42	3 per cent.	1,500	Jan. 1, 1838.	2,580	88	3,118	7,497	05	3,999	23	b	9,650	08																	
	3,627	00	546	00	2,867	52	162,921	88	180,303	94	5 per cent.	5,500	April 2, 1838.	680	09	350	00	about 5,000	2,350	00	34,264	66	2,478	29																
	130	00	419	00	6,193	02	60,398	18	70,662	19	3½ per cent.	1,750	April 1, 1837.	208	00	none.	am't not known	12,408	00	1,648	89	32,647	97																	
d	6,430	00	6,524	00	18,026	66	165,192	79	202,734	56	3½ per cent.	3,500	April 3, 1837.	2,578	24		about 15,000	16,578	17	5,144	59	c	15,882	98																
f	2,410	00	993	00	3	00	147,471	42	157,702	05	5 per cent.	5,000	Oct. 2, 1837.	481	28	2,182	68	about 19,000	14,866	58	17,797	01	35,800	00																
	796	00	444	00	2,934	31	355,315	43	373,550	37	3½ per cent.	10,500	April 1837.	5,720	60	uncertain.	4,084	1,000	00	2,768	77	18,855	00																	
	281	00	38	00	2,511	30	356,339	58	369,404	27	2 per cent.	5,000	Oct. 2d, '37.	3,754	20	uncertain.	11,988	about	41,751	13	7,533	98	14,449	20																
	369	00	1,862	00	46	63	64,326	34	74,299	52	3 per cent.	1,500	April 1837.	278	87	about 1,000	00	3,516	2,710	19	2,288	06	8,513	44																
	2,016	00	935	00	1,418	48	53,423	15	61,491	63	2 per cent.	1,000	Sept. 30, '37.	173	30	202	00	2,836	6,993	69	5,782	14	23,262	56																
	42	00	687	00	h	3,305	54	64,765	26	75,453	22	3 per cent.	1,500	Oct. 2, 1837.	1,445	62		nearly 7,000	8,678	75	9,346	59	21,535	50																
	573	00	213	50	8,271	58	81,964	45	94,112	46	3 per cent.	2,250	Oct. 2. 1837.	129	77		3,643	14,479	51	6,388	23	i	18,853	26																
	4,835	00	503	00	9,567	72	k	524,550	98	554,706	48	3 per cent.	12,000	April 3, 1837.	5,017	18	unknown.	about 8,000	21,826	01	23,187	11	l	6,275	00															
	5,029	00	1,152	00	7,647	27	385,888	48	416,549	79	3¼ per cent.	9,750	April 3, 1837.	1,872	26		6,694	33,214	52	10,849	86	13,210	00																	
	2,036	00	526	00	2,300	00	135,872	94	144,062	35	5 per cent.	4,250	Oct. 3, 1836.	4	53		about 3,000	95	54	1,585	79	6,095	54																	
m	3,356	25	129	00	5,793	25	69,432	20	88,625	71	2 per cent.	1,200	Jan. 3, 1838.	78	03		about 6,000	10,000	00	6,830	71	7,550	00																	
	2,589	00	1,999	00	7,087	44	260,320	84	284,463	49	4½ per cent.	9,000	April 1, 1837.	1,839	80	uncertain.	12,958	32,860	00	8,715	00	n	8,600	00																
	795	00	419	00	27,132	87	74,436	86	104,306	77	2½ per cent.	1,250	Sept. 28, 1837.				8,367	not returned.	not returned.	not returned.	not returned.	not returned.	not returned.																	
	none.	4,558	00	1,358	45	141,804	79	154,977	60	3 per cent.	3,000	Oct. 1837.	2,201	82		about 4,500	18,175	00	11,562	15	25,805	10																		
	1,000	00	259	00	3,020	23	102,794	41	109,056	24	1 per cent.	1,000	Oct.	867	34	uncertain.	about 4,000	11,318	00	4,007	00	6,100	00																	

Names of Banks, Location and date of Incorporation.				Due from the Bank.										Resources					
BANKS.	TOWNS.	Date of Incorporation.	When re-chartered or continued.	Capital Stock.	Bills in circulation.	Net profits on hand.		Balances due to other Banks.		Cash deposited, including all sums whatsoever due from the Bank not bearing interest; its bills in circulation, profits, and balances due to other banks excepted.		Cash deposited, bearing interest.		Total amount due from the Bank.		Gold, Silver, and other coined metals in its banking house.		Real Estate.	
				DOLLARS.	DOLLARS.	DOLLS.	CTS.	DOLLS.	CTS.	DOLLS.	CTS.	DOLLS.	CTS.	DOLLS.	CTS.	DOLLS.	CTS.	DOLLS.	CTS.
Franklin,	Gardiner,	Mar. 9, 1832.		50,000	10,003	605	36	10,405	59	p 2,757	51	2,556	86	76,328	32	1,534	67		
Frankfort,	Frankfort,	April 1, 1836.		50,000	9,131	1,343	04	21,110	86	965	76	2,000	00	84,550	66	2,628	57		
Freeman's,	Augusta,	Mar. 2, 1833.		50,000	14,497	1,956	15			3,984	32			70,437	47	5,185	04		
Frontier,	Eastport,	April 1, 1836.		100,000	12,881	1,270	87	23,634	57	16,155	12			153,941	56	s 18,947	12	2,500	00
Globe,	Bangor,	April 1, 1836.		100,000	9,848	2,762	00	16,975	45	2,618	79	600	00	132,804	24	3,629	19	none.	
Granite,	Augusta,	April 1, 1836.		100,000	x 23,895	3,669	07			20,488	77	none.		148,052	84	13,594	20	6,000	00
Gardiner,	Gardiner,	Jan. 31, 1814.	April 1, 1831.	100,000	19,802	1,177	30	39	50	11,867	08			132,885	88	6,303	54	2,000	00
Kenduskeag,	Bangor,	Feb. 26, 1832.		100,000	8,349	1,934	82	18,265	01	10,743	33	5,231	18	144,523	34	3,369	74	6,000	00
Lafayette,	Do.	April 1, 1836.		100,000	8,049	1,106	86	25,005	09	3,867	54			138,028	49	2,691	08		
Lincoln,	Bath,	June 16, 1813.	Feb. 11, 1832.	100,000	47,032	4,102	68			31,343	90			182,478	58	12,172	31	3,000	00
Lime Rock,	Thomaston (East)	April 1, 1836.		50,000	27,323	323	23	50	97	18,151	34			95,848	54	8,426	32	3,567	43
Maine,	Portland,	Feb. 23, 1825.	April 1, 1831.	230,000	8,229	8,012	15	6,209	22	43,073	85	23,103	31	323,627	53	20,106	41	5,008	50
Manufacturers',	Saco,	Feb. 23, 1825.	April 1, 1831.	100,000	28,461	5,416	53			dd 5,743	12			139,620	65	2,236	46	5,000	00
Manufacturers' & Traders',	Portland,	Feb. 27, 1832.		150,000	29,440	6,707	68	1,969	26	10,266	40	18,945	14	217,328	48	2,149	80	7,399	68
Mariners',	Wiscasset,	Mar. 21, 1835.		50,000	28,353	gg 1,294	70	539	48	6,392	95			86,580	13	2,077	79	2,000	00
Mercantile,	Bangor,	Feb. 21, 1833.		100,000	9,116	3,579	45	32,328	87	15,073	83			160,098	15	9,323	80	12,000	00
Merchants',	Portland,	Feb. 19, 1825.	April 1, 1831.	150,000	29,175	6,499	12	2,669	47	36,924	25	none.		225,267	84	4,311	18	8,437	06
Medomak,	Waldoboro',	April 1, 1836.		50,000	27,043	191	57			3,818	10	4,550	00	85,602	67	3,500	27		
Megunticook,	Camden,	April 1, 1836.		49,000	19,642	511	81			898	10			70,051	91	6,454	45	hh 218,12	
Neguemkeag,	Vassalboro',	April 2, 1836.		50,000	13,861	2,343	26	5,218	21	728	32	5,151	10	77,301	89	1,869	61		

of the Bank.

Dividends, Reserved Profits, Doubtful Debts, &c. &c.

Bills of other banks incorporated in this State.					Bills of other banks without this State.					Balances due from other banks.		Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.		Total amount of the resources of the bank.		Rate and amount of the last Dividend, and when declared.			Am't of reserved profits at the time of declaring the last dividends.		Am't of debts due and not paid, and considered as doubtful.		Bills in circulation under five dollars.	Am't due from President and Directors as principals.		Am't due from President and Directors as sureties.		Amount due from stockholders as principals.			
DOLLS.		CTS.		DOLLS.		CTS.		DOLLS.		CTS.		DOLLS.		CTS.		Rate.	Amount.	When declared.		DOLLS.	CTS.	DOLLS.	CTS.	DOLLARS.	DOLLS.	CTS.	DOLLS.	CTS.	DOLLS.	CTS.	
q	915	30	189	00				73,689	35	76,328	32	3 per cent.	1,500	Sept. 4, 1837.									about 3,438	11,199	58	4,317	20	r	125	00	
	560	00	1,800	00				79,562	09	84,550	66	4 per cent.	2,000	Oct. 2, 1837.									7,091	6,249	15	10,332	90		23,807	24	
	1,821	00	428	25	7,436	20	55,566	98	70,437	47	4 per cent.	2,000	August 9, 1837.	308	59	500	00						1,000	00	2,068	07		13,347	13		
	38	00	t	3,724	00	11,749	09	116,983	35	153,941	56	4 per cent.	4,000	April 2, 1838.	779	42	750	00					1,671	8,355	00	21,695	16	u	55,402	89	
v	2,857	97	4,270	00	1,000	00	121,047	08	132,804	24	2 per cent.	2,000	April 3, 1837.	100	19	none.							3,633	14,191	40	7,774	45	w	26,142	97	
					4,409	80	124,048	84	y	148,052	84	5 per cent.	5,000	Jan. 1, 1838.	429	04	200	00						2,800	17,025	00	3,542	50		12,475	00
z	1,466	00	32	00	12,303	83	110,780	51	132,885	88	3½ per cent.	3,500	Mar. 5, 1838.	178	66	6,442	00						about 5,600	20,000	00	12,913	29	aa	710	53	
	1,505	00	182	00	6	74	133,459	86	144,523	34	3 per cent.	3,000	April 3, 1837.	356	71	2,182	68						2,659	22,083	65	10,977	54		15,416	23	
	199	00					135,138	41	138,028	49	1 per cent.	1,000	Oct. 2, 1837.	446	20								about 5,000	21,858	87	2,915	29		57,327	11	
	3,080	00	1,638	00	37,942	95	124,645	32	182,478	58	4 per cent.	4,000	Jan. 1, 1838.										not returned.	not returned.	not returned.	not returned.	not returned.	not returned.	not returned.	not returned.	
	800	00	2,176	00	11,346	93	69,531	86	95,848	54	2 per cent.	1,000	April 7, —	343	96								3,400	2,000	00	5,969	00		7,101	00	
	2,619	00	169	00	57,645	14	bb	238,079	48	323,627	53	5 per cent.	15,250	April 1, 1837.	3,792	73	uncertain.							253	36,921	25	12,489	79	cc	7,000	00
	99	00	30	00	7,328	41	124,926	78	139,620	65	3 per cent.	3,000	Oct. 2, 1837.	1,541	90	196	22						6,547	7,800	00	10,738	88	ee	15,675	00	
	2,404	00	628	00	219	65	204,527	35	217,328	48	1 per cent.	1,500	Sept. 30, 1837.	3,271	79	uncertain.								17,172	84	23,444	58	ff	5,480	74	
	255	00	654	00	7,750	43	73,842	91	86,580	13	3 per cent.	1,500	May 15, 1838.	460	80								7,131	9,587	58	1,498	50		2,300	44	
	354	00	233	75	3,011	97	135,174	63	160,098	15	4 per cent.	4,000	April 3, 1837.	75	45									*	*	*	*	*	*	*	*
	3,625	00	250	00	748	62	207,895	98	225,267	84	3½ per cent.	5,000	April 3, 1837.	1,450	15	uncertain.								4,365	4,799	82	15,796	96		7,165	12
	656	00	452	00	3,000	00	77,994	40	85,602	67	3 per cent.	1,500	Mar. 6, 1838.	none.		none.							7,764	not returned.	not returned.	not returned.	not returned.	not returned.	not returned.	not returned.	
	85	00	26	00	3,086	86	60,181	48	70,051	91	3 per cent.	1,462	⁵⁰ / ₁₀₀ Dec. 12, 1838.										5,237	8,468	69	7,336	62		7,990	82	
	967	00	34	00			74,431	28	77,301	89	3 per cent.	1,500	Oct. 2, 1837.	191	18	none.							about 3,000	5,290	00	7,591	24		9,506	09	

Names of Banks, Location and date of Incorporation.				Due from the Bank.										Resources					
BANKS.	TOWNS.	Date of Incorporation.	When re-chartered or continued.	Capital Stock.	Bills in circulation.	Net profits on hand.		Balances due to other Banks.		Cash deposited, including all sums whatsoever due from the Bank not bearing interest; its bills in circulation, profits, and balances due to other banks excepted.		Cash deposited, bearing interest.		Total amount due from the Bank.		Gold, Silver, and other coined metals in its banking house.		Real Estate.	
				DOLLARS.	DOLLARS.	DOLLS.	CTS.	DOLLS.	CTS.	DOLLS.	CTS.	DOLLS.	CTS.	DOLLS.	CTS.	DOLLS.	CTS.	DOLLS.	CTS.
Northern,	Hallowell,	Mar. 2, 1833.		75,000	14,532	1,027	50	2,815	82	7,704	58	740	00	101,819	90	5,184	19	744	28
Sagadahock,	Bath,	April 1, 1836.		50,000	23,895	2,077	30	274	85	19,396	32	305	00	95,948	47	2,346	15	none.	
South Berwick,	South Berwick,	Jan. 31, 1823.	April 1, 1831.	50,000	21,583	3,787	60			3,879	92	18,823	00	98,073	52	4,691	12	1,500	00
Skowhegan,	Skowhegan,	Mar. 4, 1833.		75,000	15,472	2,189	43	5,257	73	1,463	70	4,600	00	103,982	86	1,600	06	817	00
Stillwater Canal,	Orono,	Mar. 21, 1835.		50,000	3,477	589	99	21,422	75	jj 3,020	01			78,509	75	1,275	76		
St. Croix,	Calais,	April 1, 1835.		50,000	25,377	999	62	130	45	8,206	72	1,980	00	86,693	79	6,556	78	450	00
Ticonic,	Waterville,	April 1, 1831.		75,000	18,780	60	40	2,433	23	3,537	24			99,810	87	4,111	02	2,000	00
Thomaston,	Thomaston,	Feb. 22, 1825.	April 1, 1831.	50,000	25,208	1,738	19	27	92	10,928	30	none.		87,902	41	4,564	00	2,381	56
Union,	Brunswick,	Feb. 15, 1825.	April 1, 1831.	50,000	16,289	3,717	89	335	47	13,389	44			83,731	80	2,712	77	2,000	00
Washington County,	Calais,	Mar. 20, 1835.		50,000	mn 27,146	824	13	2,157	00	5,950	78	7,653	58	93,731	49	2,841	85	op 300	00
York,	Saco,	April 1, 1831.		100,000	37,636	7,156	42			10,305	25	2,250	00	157,347	67	11,291	30	3,463	35
				4,984,000	1,177,555	163,354	29	278,985	39	517,353	74	309,452	34	7,430,700	76	271,981	98	128,154	71

of the Bank.

Dividends, Reserved Profits, Doubtful Debts, &c. &c.

Bills of other banks incorporated in this State.		Bills of other banks without this State.		Balances due from other banks.		Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.		Total amount of the resources of the bank.		Rate and amount of the last Dividend, and when declared.			Am't of reserved profits at the time of declaring the last dividends.	Am't of debts due and not paid, and considered as doubtful.	Bills in circulation under five dollars.	Am't due from President and Directors as principals.	Am't due from President and Directors as sureties.	Amount due from stockholders as principals.					
DOLLS.	CTS.	DOLLS.	CTS.	DOLLS.	CTS.	DOLLS.	CTS.	DOLLS.	CTS.	Rate.	Amount.	When declared.	DOLLS.	CTS.	DOLLS.	CTS.	DOLLS.	CTS.	DOLLS.	CTS.			
											DOLLARS.		DOLLS.	CTS.	DOLLS.	CTS.	DOLLARS.	DOLLS.	CTS.	DOLLS.	CTS.		
ii	2,951 00			6,959 51		85,980 92		101,819 90		2 per cent.	1,500	Mar. 5, —	300 81		1,000 00				11,394 90		8,583 08		20,195 76
	403 00	509 00		25,081 90		67,608 42		95,948 47		3 per cent.	1,500	Sept. 25, 1837.	453 38		none.		none.		2,550 00		3,317 76		19,898 46
	118 00	1,490 00		11 48		90,262 92		98,073 52		3½ per cent.	1,750	Oct. 2, 1837.	2,425 04		none.		6,043		no return.		no return.		no return.
	434 00	269 00				100,862 80		103,982 86		2½ per cent.	1,875	Oct. 2, 1837.	133 44		150 60		5,966		850 00		13,985 00		27,844 00
kk	1,188 51	6 00				76,039 48		78,509 75		3 per cent.	1,500	April 3, 1837.	605 41				624		10,314 26		5,814 88		18,635 91
	153 00	1,291 00		3,382 36		74,860 65		86,693 79		3 per cent.	1,500	Oct. 2, 1837.	557 68				1,507		9,985 00		12,130 00		13,724 50
	1,564 00	230 00				91,905 85		99,810 87		3 per cent.	2,250	Oct. 2, 1837.					5,925		5,370 00		7,879 00		8,248 00
	214 00	1,432 00		918 99		78,391 86		87,902 41		3 per cent.	1,500	Oct. 2, 1837.	100 00		1,372 30		about 5,000		4,937 55		1,630 78		4,524 88
	325 00	161 00		16,740 69		61,792 34		83,731 80		2½ per cent.	1,250	Oct. 2, 1837.	1,690 30		10,180 56		1,952		4,175 00		7,314 22	ll	3,721 53
	8 00	301 00		10,303 24		79,977 40		93,731 49		3 per cent.	1,500	Sept. 27, 1837.					none.		5,840 00		9,252 30		8,182 54
	18 00	140 00		12,010 72		130,424 30		157,347 67		3 per cent.	3,000	Oct. 2, 1837.	3,223 54		505 07		10,026		2,931 00		6,363 00	rr	11,223 83
	68,955 43	45,033 50		367,392 17		6,549,182 97		7,430,700 76			163,287		53,138 18		27,214 11		235,336		529,152 68		401,371 76		678,736 64

RECAPITULATION.

Capital Stock paid in,	4,984,000 00	Gold, Silver, &c. in Banks,	271,981 98
Bills in circulation,	1,177,555 00	Real Estate,	128,154 71
Net profits on hand,	163,354 29	Bills of Banks in this State,	68,955 43
Balances due other Banks,	278,985 39	Bills of Banks elsewhere,	45,033 50
Cash deposited, &c. not bearing interest,	517,353 74	Balances due from other Banks,	367,392 17
Cash deposited bearing interest,	309,452 34	Due to the Banks, excepting balances,	6,549,182 97
Total amount due from the Banks,	\$7,430,700 76	Total amount of the resources of the Banks,	\$7,430,700 76

Dividends, &c. &c.

Amount of last semi-annual Dividend,	163,287 00
Amount of reserved profits,	53,138 18
Debts due and considered as doubtful,	27,214 11
Amount of Bills in circulation under five dollars,	235,336 00
Amount due from President and Directors as principals,	529,152 68
Amount due from President and Directors as sureties,	401,371 76
Amount due from Stockholders as principals,	678,736 64

REMARKS.

By the return from the Bank of Cumberland, the resources appear to balance the liabilities ; but in making up the general footing, an additional item is inserted by an interlineation, called "Bank charges," amounting to \$11,067 98, which is added to the column headed "amount of all debts due, &c."

From Mercantile Bank, Bangor, the return is signed by "all the Directors in the city," being two only.

In the return from Megunticook Bank, under the column headed "when declared," is the date "Dec. 12, 1838." It is evidently an error, but as the year cannot be ascertained from the return, it is put down in this Abstract as correctly stated.

The return from Stillwater Canal Bank is signed by only two of the Directors, "in consequence of the absence of the others."

The return from Thomaston Bank is signed by but one Director, "the others being absent."

No return has been received from the Eastern Bank at Bangor.

The Damariscotta, People's, Penobscot and Waldo Banks have surrendered their charters, in pursuance of certain Acts of the Legislature of 1838.

The above recapitulation of "Dividends, &c." cannot be relied upon, on account of deficiencies in the returns under the items embraced, as will be seen by reference to the several columns in the Abstract.

APPENDIX.

LIST OF BANKS WHICH HAVE BEEN ALLOWED TO INCREASE THEIR CAPITAL STOCK.

BANKS.	DATE OF INCREASE.	Am't of increase	BANKS.	DATE OF INCREASE.	Am't of increase.
Augusta,	February 23, 1827.	25,000	Kenduskeag,	January 24, 1833.	50,000
Bangor Commercial	January 31, 1832.	50,000	*Maine,	January 10, 1834.	50,000
Bank of Cumberland,	April 1, 1836.	50,000	Do.	January 29, 1836.	150,000
Bank of Portland,	February 23, 1825.	100,000	Manufacturers' and Traders',	February 20, 1833.	50,000
Do. do.	March 21, 1835.	100,000	Do. do.	January 31, 1834.	50,000
Casco,	February 21, 1825.	100,000	Merchants',	January 27, 1834.	75,000
Do.	March 19, 1835.	100,000	Northern,	April 1, 1836.	25,000
Canal,	February 23, 1832.	100,000	Skowhegan,	April 1, 1836.	25,000
Calais,	February 8, 1834.	50,000	Ticonic,	April 1, 1836.	25,000
Do.	March 20, 1835.	50,000	Union,	February 8, 1834.	25,000
Central,	January 27, 1832.	35,000	York,	February 15, 1834.	25,000
Exchange,	January 29, 1834.	50,000	Do.	April 1, 1836.	25,000

*By an Act passed March 22, 1833, the Capital Stock of this Bank is reduced \$75,000.

REFERENCES.

- a. Including checks on Union Bank.
- b. Including the above sum of \$7,497 05 due from President and Directors.
- c. Of this there are remaining in the Suffolk Bank, Boston, \$40,163, leaving in circulation \$26,186.
- d. Including \$492 in checks.
- e. Exclusive of Directors' liabilities.
- f. Including checks on other Banks
- g. Two iron safes.
- h. And agent.
- i. Not including the amount due from President and Directors as principals.
- j. This amount purchased of Bank United States loan.
- k. In this amount is included \$75,000 invested in the Cumberland and Oxford Canal by charter.
- l. Except Directors.
- m. And checks on other Banks.
- n. Other than Directors.
- o. For notes payable due Nov. 1—4.
- p. Including \$199.
- q. And checks.
- r. Other than the President and Directors.
- s. Including \$13,163 84 in Boston.
- t. Including protested draft of Post Master General, \$200.
- u. Including President and Directors.
- v. Including checks on other Banks for \$554 97.
- w. Independent of Directors' liabilities.
- x. \$6,300 of above circulation taken up by Suffolk Bank—actual circulation \$17,595.
- y. The Bank has two iron safes and furniture in addition to the within named resources which cost nearly \$1000.
- z. Including \$267 in checks on Augusta Bank.
- aa. Other than Directors.
- bb. United States Treasury notes, \$11,000.
- cc. Not including the President and Directors.
- dd. Including \$66 unclaimed dividends.
- ee. Including to Directors \$7,800.
- ff. Not Directors.
- gg. Unclaimed Dividends, \$1,210 50.
- ***. Directors' liabilities, \$26,174 77—Stockholders do. \$35,225 88.
- hh. Safes, furniture, &c., \$218 12.
- ii. Including checks on Banks in Augusta for \$56.
- jj. Including \$21 unclaimed dividends.
- kk. Checks on do. \$759 51.
- ll. Other than Directors.
- nn. \$22,300 of this amount are redeemed at Suffolk Bank, Boston, leaving in actual circulation, \$4,846.
- oo. An iron safe.
- rr. Exclusive of the Directors.