

MAINE STATE LEGISLATURE

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DOCUMENTS

PRINTED BY ORDER OF

THE LEGISLATURE

OF THE

STATE OF MAINE,

DURING ITS SESSION

A. D. 1853.

Augusta:
WILLIAM T. JOHNSON, PRINTER TO THE STATE.

1853.

ANNUAL REPORT

OF THE

BANK COMMISSIONERS,

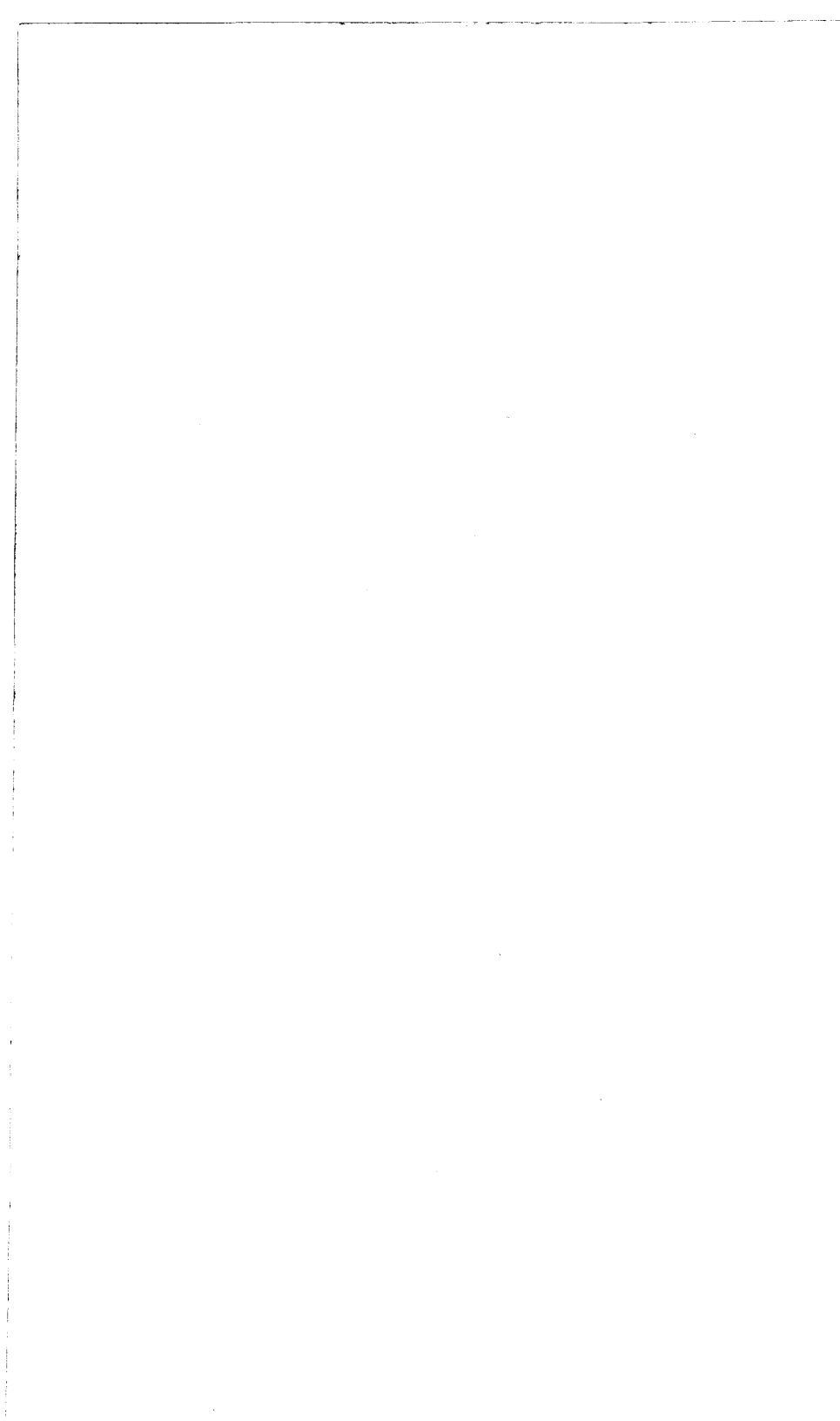
1852.

PUBLISHED AGREEABLY TO RESOLVE OF MARCH 22, 1836.

AUGUSTA:

WHEELER AND SIMPSON, PRINTERS.

1853.



R E P O R T .

To the Honorable Governor and Council :

Since our last Annual Report, five new banks, with an aggregate capital of \$300,000, have gone into operation ; and a sixth, the City Bank at Bangor, with a capital of \$50,000, was to commence discounting in a few days, when we made our examination at that place. The old banks have added to their capital, in the same period, \$219,350, making the increase for the year, \$569,350,* and the sum total of the banking capital of the State, (including a small amount not yet paid in by the new banks, which have commenced business,) \$4,470,000.

The circulation has increased within the year, \$1,078,488, and is now \$1,772,431 larger than at the time of its highest inflation in 1835, and \$2,656,005 larger than at its lowest depression in 1843. There has been an increase of \$270,147 63 in the specie, which now, exclusive of permanent deposits in the Suffolk Bank, amounts to \$836,504 89, a sum greater by \$650,455 20 than in the Maine Banks in 1835.

Most of the banks find it difficult to keep their circulation within legal limits, and there has never been a time when they had the confidence of the community more fully than at the present.— Bills are now freely retained in the pockets of the producing

* To this should be added the People's Bank of Damariscotta, which is about to go into operation, with a capital of \$50,000.

classes, without a doubt of their convertibility into specie on demand. This, together with a deposit unusually large, has enabled them to carry their loan to the extent of their legal capacity, and at the same time, to keep a surplus, in some instances equal to half their capital, on deposit in Boston.

If the bank issues in other States have increased in the same ratio as in Maine, twenty millions have been added to the paper currency of the country, the past year, and more than sixty millions since 1848, a sum greater than the circulation of all the banks in the Union in 1843. Specie, too, has increased in nearly the same ratio, and the currency of the country, rallying from the shock it received in 1851, appears to be rapidly approaching a crisis—not, it is to be hoped, so overwhelming as that of 1837, but one for which it would be wise to make timely preparation.

This increased circulation not only fails to supply the demand, but discounts are asked, far exceeding the increased ability of the banks. As specie is a basis for bills, so this mixed currency of gold and paper, in its turn, becomes the basis for an increased amount of private liabilities, in the shape of notes and drafts purporting to represent the price of commodities sold, but sometimes demonstrating the fact, that there are fictions of finance, as well as fictions of more interesting subjects.

The banks thus situated, with a surplus of funds, and pressed for discounts, have in too many instances yielded to the importunities of their customers, and in one way or another, violated the laws of the State. The excess of circulation is small, and found in but few instances; but several banks have swelled their loans to a most unjustifiable extent—some openly and without evasion—others by an over draft of deposits, or by checks reckoned as cash funds on hand, lying without presentment and drawing interest from month to month. These practices are most reprehensible, and have in times past led to ruinous consequences; but banks now indulging in them, are at present perfectly safe—nor would their bill holders or depositors be likely in any contingency, ever to suffer loss. This reckless disregard of law, however, if largely indulged in, cannot fail to cherish a feverish excitement, leading in the end to

results alike disastrous, to both borrower and lender. As the Commissioners have the fullest confidence that banks thus implicated will, upon due reflections, return to correct banking principles, they deemed it better, for the present to withhold their names, and hereafter, if necessary, upon a further examination, to make them the subject of a special report.

The accumulation of large sums in Boston, and the low rate of interest allowed in that city for deposits, have induced several banks in Maine to intrust their surplus funds with private individuals. The Commissioners are of opinion that funds thus deposited and bearing interest are virtually a loan, at call, secured only by the name of a single individual, making the transaction a double evasion of law. Nor is this the worst feature of individual depositories. It would very naturally follow, that agents thus constituted would feel inclined to give every possible accommodation to the managing directors, from whom their appointments were received—and it might happen that the funds nominally on deposit in Boston, and appearing in weekly exhibits as an immediate resource, would be appropriated to the private use of one or two directors.

Taking the most favorable view of such a transaction, and assuming that all parties are responsible, and that no losses ensue, a bank may have an actual loan of three times its capital. The surplus funds of banks are derived from deposits and circulation, and if on deposit with a bank in Boston, and used by that bank, if you please, when overtaken by a pressure, this sum is paid by the customers of that bank, and not by the customers of the little banks on the Penobscot or Kennebec, through which the deposits were made. A bank thus situated could grant its accustomed facilities until its surplus funds were exhausted, and in any further curtailment, would be relieved to the extent of one to three by its specie; while on the other hand, a bank using its surplus funds, by overdrafts of deposits, or checks, or through private agents, feels the slightest pressure, and so far from checking, becomes an efficient instrument in producing those disastrous consequences which, by judicious management, it would, to some small extent, be prepared to prevent.

Banks have almost without exception done a profitable business. Indeed, at no time since Maine became a State, have they made fewer losses or larger dividends. There seems to have been a rivalry among them in this respect, not to be encouraged, and money, it is feared, has sometimes been divided before it was earned. Expectations are thus raised, never to be realized ; for whoever draws inferences of the future from the experience of the present year, is doomed to be disappointed. It would be far wiser to declare such dividends as could be maintained from year to year. Stockholders would be better satisfied with uniformity, and banks would be less likely to find themselves jostled in their course by new competitors, called into existence, not by any public exigency, but with the delusive hope of receiving ten per cent upon money borrowed at six.

The present prosperity of the country induces an activity in every branch of business that supplies a balance of negotiable securities, increasing ever in the same ratio as the capacity of the banks. The experiment of meeting the demands originating in this extraordinary amount of floating paper, was pretty effectually tried in 1836. The new banks of that year greatly aggravated the embarrassments necessarily falling upon the community after a season of excessive inflation, and with few exceptions, after a brief existence, passed into the hands of receivers. In the instructive lesson which their history furnishes to future legislators, may be found the sole advantage which the State has ever derived from them.

The Commissioners would be recreant to their trust, should they withhold their deep conviction that no more banks are at present required. Including the People's Bank at Damariscotta, thirteen new banks have gone into operation within the last two years. In the same time the capital stock has been increased \$1,222,000. The circulation in the same time has been increased \$1,507,473, or nearly sixty per cent. of the whole circulation of 1850 ; and the present loan exceeds \$8,000,000.

If anything can be learned from the experience of the past, the time is not far distant when a heavy per cent. of this circulation must be sent home to the banks from which it issued, and the

present large loan diminished at the very moment when the customers of the banks stand most in need of their accommodation. To multiply bank charters, thereby increasing to a greater extent the indebtedness of the business community, can only tend to increase the embarrassments and disasters in business, which no contingency can prevent, when the bubble is fully blown.

It may be found that at some very few points in the State, the people are so remote from all bank facilities, that an additional bank or two may add to their business and convenience; but they will be required, so few in number, and small in capital, as not materially to vary the total amount of bank capital in the State.

Cashiers have evinced a commendable promptness in the renewal of their bonds, and have failed in but few instances to record them. Annual settlements too, in most of the banks, have been made, or the subject referred to committees, and the records exhibit manifest improvement.

The Commissioners have not visited the Savings Banks, as they are not aware of any law conferring authority upon them to examine these institutions, although there is an erroneous impression pretty generally prevailing, that both these and Insurance Companies are under their supervision.

JOHN HODGDON, }
M. SHERBURNE, } *Bank Commissioners.*

JANUARY 29, 1853.

CONDITION OF THE BANKS.

AUGUSTA BANK—AUGUSTA.

Thomas W. Smith, James W. Bradbury, George W. Morton, George W. Stanley, Joseph H. Williams, Samuel Cony, *Directors.*

Thomas W. Smith, *President.*

Joseph J. Eveleth, *Cashier.*

Capital stock,	88,000 00	Loan,	184,608 78
Circulation,	108,362 00	Real estate,	3,713 02
Profits,	10,761 28	Due from banks,	24,889 96
Due to banks,	6,820 30	Foreign bills,	969 00
Deposits,	26,293 82	Specie,	26,556 64
	\$240,287 40		\$240,237 40

Liability of President and Directors as principals, —

Liability of President and Directors as sureties, \$2,180 50.

Greatest liability of any one, —.

Liability of Stockholders, \$1,950.

Last dividend, 5 per cent.

Date of last dividend, October 1, 1852.

Total amount of paper discounted during the year, \$525,452 92.

ANDROSCOGGIN BANK—TOPSHAM.

Charles Thompson, John Barron, David Scribner, Nahum Perkins, H. B. Purrington, *Directors.*

Charles Thompson, *President.*

John Coburn, *Cashier.*

Capital stock,	50,000 00	Loan,	63,205 98
Circulation,	29,953 00	Real estate,	800 00
Profits,	5,515 11	Due from banks,	32,869 35
Deposits,	19,462 03	Foreign bills,	8,449 00
Suspense,	5,768 06	Bank stock,	1,000 00
	\$110,698 20	Specie,	4,373 87
			\$110,698 20

Liability of President and Directors as principals, \$1,500.

Liability of President and Directors as sureties, \$5,357 15.

Greatest liability of any one, \$3,040.

Liability of Stockholders, \$450.

Greatest amount of stock held by any one Stockholder, \$10,000.

Number of Stockholders, 38.

Last dividend, 3 per cent.

Date of last dividend, July 5, 1852.

Total amount of paper discounted during the last year, \$98,612.

ATLANTIC BANK—PORTLAND.

Joshua B. Osgood, Edward Howe, Allen Haines, John M. Wood,
Samuel Tyler, *Directors.*

Joshua B. Osgood, *President.*

William H. Stephenson, *Cashier.*

Capital stock,	100,000 00	Loan,	199,087 34
Circulation,	116,565 00	Due from banks,	3,565 00
Profits,	3,488 89	Foreign bills,	13,979 00
Due to banks,	1,023 53	Bank charges,	500 00
Deposits,	21,409 24	Specie,	22,638 34
		Checks,	2,716 92
	<hr/>		<hr/>
	\$242,486 66		\$242,486 60

Liability of President and Directors as principals, \$11,006 19.

Liability of President and Directors as sureties, \$3,371 75.

Greatest liability of any one, \$8,706 19.

Liability of Stockholders, \$11,662 93.

Greatest amount of stock held by any one Stockholder, \$20,000.

Number of Stockholders, 13.

Last dividend, 3 per cent.

Total amount of paper discounted during the last year, \$739,611 15.

BANK OF CUMBERLAND—PORTLAND.

William Moulton, Ashur Ware, John Anderson, David Drinkwater,
Jonathan Tukesbury, James Todd, James T. McCobb, *Directors.*

William Moulton, *President.*

Samuel Small, Jr. *Cashier.*

Capital Stock,	100,000 00	Loan,	198,828 90
Circulation,	119,068 00	Real estate,	10,000 00
Profits,	4,815 94	Due from banks,	53,506 21
Due to banks,	672 92	Foreign bills,	18,842 00
Deposits,	85,677 00	Bank charges,	539 48
		Specie,	28,517 27
	<hr/>		<hr/>
	\$310,233 86		\$310,233 86

Liability of President and Directors as principals, \$1,425 34.

Liability of President and Directors as sureties, \$7,904 81.

Greatest liability of any one, \$4,275 00.

Liability of Stockholders, \$14,190 95.

Greatest amount of stock held by any one Stockholder, \$10,400—
(260 shares.)

Number of Stockholders, 120.

Last dividend, \$5,000—(5 per cent.)

Date of last dividend, October 2, 1852.

Total amount of paper discounted during the last year, \$632,214 50.

BANK OF THE STATE OF MAINE—BANGOR.

Leonard March, Daniel B. Hinckley, Samuel F. Hersey, Thomas
Jenness, E. G. Dunn, *Directors.*

Leonard March, *President.*

William S. Dennett, *Cashier.*

Capital stock,	250,000 00	Loan,	487,430 07
Circulation,	289,300 00	Due from banks,	35,364 35
Profits,	13,173 94	Foreign bills,	8,920 00
Due to banks,	2,094 85	Specie,	56,640 07
Deposits,	81,787 91	Checks, &c.	13,002 21
		Deposit in Boston,	30,000 00
	<hr/>		<hr/>
	\$636,356 70		\$636,356 70

Liability of President and Directors as principals, \$4,771 78.

Liability of President and Directors as sureties, \$72,953 46.

Greatest liability of any one, \$50,183 57.

Liability of Stockholders, \$25,352.

Greatest amount of stock held by any one Stockholder, \$50,000.

Number of Stockholders, 48.

Last dividend, 5 per cent.

Date of last dividend, October 1, 1852.

Total amount of paper discounted during the last year, \$1,545,544 29.

BANK OF HALLOWELL—HALLOWELL.

A. Leonard, Rufus K. Page, A. Merrill, Henry Reed, David Benjamin,
Directors.

A. Leonard, *President.*

A. S. Washburn, *Cashier.*

Capital stock,	50,000 00	Loan,	102,745 62
Circulation,	49,975 00	Foreign bills,	251 00
Profits,	2,256 08	Specie,	3,612 30
Deposits,	13,121 52	Deposits in New York,	903 84
		Do. in Boston,	214 43
		Bills of this bank in hands of agent,	5,000 00
		Checks on other banks,	2,482 56
		Suspense account,	142 85
	<hr/>		<hr/>
	\$115,352 60		\$115,362 60

Liability of President and Directors as principals, \$5,000.

Liability of President and Directors as sureties, \$8,088 30.

Greatest liability of any one, \$5,000.

Liability of Stockholders, \$55,945.

Greatest amount of stock held by any one Stockholder, \$10,000.

Number of Stockholders, 11.

Last dividend, 6 per cent.

Date of last dividend, October 1, 1852.

Total amount of paper discounted during the last year, \$150,623 37.

BELFAST BANK—BELFAST.

Thomas Marshall, Joseph Williamson, P. R. Hazeltine, J. P. White,
Daniel Haraden, H. H. Johnson, Josiah Farrow, *Directors.*
Thomas Marshall, *President.*
Nathaniel H. Bradbury, *Cashier.*

Capital stock,	75,000 00	Loan,	156,379 39
Circulation,	64,812 00	Real estate,	3,573 20
Profits,	3,016 70	Due from banks,	23,787 52
Due to banks,	514 29	Foreign bills,	3,295 00
Deposits,	57,894 91	Specie,	9,202 79
	<hr/>		<hr/>
	\$201,237 90		\$201,237 90

Liability of President and Directors as principals, \$10,150.
Liability of President and Directors as sureties, \$7,052 42.
Greatest liability of any one, \$6,191.
Liability of Stockholders, \$15,367 79.
Number of Stockholders, 91.
Last dividend, 5 per cent.
Total amount of paper discounted during the last year, \$475,120 66.

BRUNSWICK BANK—BRUNSWICK.

Richard T. Dunlap, J. C. Thompson, Alfred J. Stone, William Bar-
ron, Richard McManners, *Directors.*
Richard T. Dunlap, *President.*
John Rogers, *Cashier.*

Capital stock,	60,000 00	Loan,	84,264 73
Circulation,	25,370 00	Real estate,	500 00
Profits,	6,464 24	Due from banks,	13,047 21
Due to banks,	108 84	Foreign bills,	1,812 00
Deposits,	13,586 69	Bank shares,	1,600 00
		Specie,	4,305 83
	<hr/>		<hr/>
	\$105,529 77		\$105,529 77

Liability of President and Directors as principals, \$12,353 04.
Liability of President and Directors as sureties, \$5,624 72.
Greatest liability of any one, \$10,866 54.
Liability of Stockholders, \$3,297 37.
Greatest amount of stock held by any one Stockholder, \$12,000.
Number of Stockholders, 49.
Last dividend, 4 per cent.
Date of last dividend, September 30, 1852.
Total amount of paper discounted during the last year, \$270,522 69.

BIDDEFORD BANK—BIDDEFORD.

William P. Haines, A. Haines, Thomas Quimby, G. H. Adams, R. M. Chapman, Jabez Smith, James Smith, Jr. *Directors.*
 William P. Haines, *President.*
 S. S. Fairfield, *Cashier.*

Capital Stock,	150,000 00	Loan,	277,299 95
Circulation,	110,000 00	Due from banks,	3,629 88
Profits,	4,902 28	Foreign bills,	2,677 00
Due to banks,	1,484 37	Specie,	12,207 65
Deposits,	28,883 83		
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	\$295,814 48		\$295,814 48

Liability of President and Directors as principals, \$3,312 73.
 Liability of President and Directors as sureties, \$3,005 14.
 Greatest liability of any one, \$2,397 18.
 Liability of Stockholders, \$2,600.
 Greatest amount of stock held by any one Stockholder, \$16,000.
 Number of Stockholders, 191.
 Last dividend, \$6,000.
 Date of last dividend, October 4, 1852.
 Total amount of paper discounted during the last year, \$713,482 18.

CALAIS BANK—CALAIS.

George Downes, William Deming, Francis Swan, Levi L. Lowell, Edward A. Barnard, *Directors.*
 George Downes, *President.*
 Joseph A. Lee, *Cashier.*

Capital stock,	50,000 00	Loan,	98,635 53
Circulation,	75,069 00	Real estate,	5,451 32
Profits,	6,067 83	Due from banks,	8,781 37
Deposits,	12,572 85	Foreign bills,	2,570 00
		Specie,	28,271 46
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	\$143,709 68		\$143,709 68

Liability of the President and Directors as principals, \$6,500.
 Liability of President and Directors as sureties, \$9,216.
 Greatest amount of stock held by any one Stockholder, \$6,500.
 Number of Stockholders, 45.
 Last dividend, 4 per cent.
 Date of last dividend, July 15, 1852.
 Total amount of paper discounted during the last year, \$429,980 51.

CASCO BANK—PORTLAND.

Eliphalet Greeley, St. John Smith, Phineas Varnum, William Evans,
Nathan Cummings, Charles Jones, Nath'l Blanchard, *Directors*.
Eliphalet Greeley, *President*.
John Chute, *Cashier*.

Capital stock,	300,000 00	Loan,	599,579 45
Circulation,	265,270 00	Real estate,	17,772 18
Profits,	17,186 82	Due from banks,	27,110 64
Due to banks,	9,236 69	Foreign bills and checks,	25,183 13
Deposits,	123,962 69	Specie,	41,028 35
		Bank stock,	4,483 25
		Insurance do.	500 00
	<hr/>		<hr/>
	\$715,657 00		\$715,657 00

Liability of President and Directors as principals, \$17,685 31.

Liability of President and Directors as sureties, \$18,753 05.

Greatest liability of any one, \$10,886 31.

Liability of Stockholders, \$9,526 89.

Greatest amount of stock held by any one Stockholder, \$18,800.

Number of Stockholders, 178.

Last dividend, 4 per cent.

Date of last dividend, October 4, 1852.

Total amount of paper discounted during the last year, \$1,786,341 43.

COMMERCIAL BANK—BATH.

William D. Sewall, David C. Magoun, Thos. M. Reed, B. C. Sewall,
William Patten, *Directors*.
William D. Sewall, *President*.
D. N. Magoun, *Cashier*.

Capital stock,	100,000 00	Loan,	143,319 58
Circulation,	56,504 00	Real estate,	550 00
Profits,	2,823 29	Due from banks,	33,200 02
Due to banks,	6,592 67	Foreign bills,	8,184 00
Deposits,	30,762 37	Specie,	5,428 73
		Bank stock,	1,000 00
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	\$196,682 33		\$196,682 33

Liability of President and Directors as principals, \$11,137.

Liability of President and Directors as sureties, \$11,308 87.

Greatest liability of any one, \$5,888.

Liability of Stockholders, \$34,537 67.

Greatest amount of stock held by any one Stockholder, \$5,100.

Number of Stockholders, 116.

Last dividend, 3 per cent.

Date of last dividend, September 28, 1852.

Total amount of paper discounted during the last year, \$362,975 48.

EXCHANGE BANK—BANGOR.

John B. Foster, J. S. Wheelwright, Jacob McGaw, A. H. Ricker,
 J. A. Rice, *Directors.*
 John B. Foster, *President.*
 Edwin Clark, *Cashier.*

Capital stock,	50,000 00	Loan,	99,836 13
Circulation,	60,465 00	Due from banks,	6,798 49
Profits,	2,741 33	Foreign bills,	*16,203 28
Deposits,	22,392 55	Bank charges,	514 50
		Specie,	12,246 48
	<u>\$135,598 88</u>		<u>\$135,598 88</u>

Liability of President and Directors as principals, \$2,345 10.
 Liability of President and Directors as sureties, \$2,535 75.
 Greatest liability of any one, \$2,490 10.
 Liability of stockholders, \$13,047 25.
 Greatest amount of stock held by any one Stockholder, \$9,400.
 Number of Stockholders, 19.
 Last dividend, 5 per cent.
 Total amount of paper discounted during the last year, \$457,298 04.

CANAL BANK—PORTLAND.

William W. Thomas, Chas. E. Boggett, William Goodenow, William
 Kimball, Geo. F. Shepley, Nath'l Warren, Thos. Hammond, *Directors.*
 William W. Thomas, *President.*
 J. B. Scott, *Cashier.*

Capital stock,	400,000 00	Loan,	768,847 50
Circulation,	333,058 00	Real estate,	6,500 00
Profits,	21,976 99	Due from banks,	82,617 57
Due to banks,	5,002 31	Foreign bills,	32,647 00
Deposits,	171,668 09	Bank charges,	53 23
Bills payable,	300 00	Specie,	67,545 63
		Checks, &c.	22,832 46
		Stocks,	962 00
	<u>\$982,005 39</u>		<u>\$982,005 39</u>

Liability of President and Directors as principals, \$4,500.
 Liability of President and Directors as sureties, \$14,900 20.
 Greatest liability of any one, \$8,556 10.
 Liability of Stockholders, \$1,727 16.
 Greatest amount of stock held by any one Stockholder, 204 shares.
 Number of Stockholders, 265.
 Last dividend, 4 per cent.
 Date of last dividend, October 4, 1852.
 Total amount of paper discounted during the last year, \$1,921,488 72.

* Including about \$7,000 in checks.

ELLSWORTH BANK—ELLSWORTH.

Seth Tisdale, John M. Hale, Geo. W. Brown, N. J. Miller, Jr. Aaron P. Emerson, *Directors*.

Seth Tisdale, *President*.

John H. Chamberlain, *Cashier*.

Capital stock,	47,050 00	Loan,	77,791 92
Circulation,	57,012 00	Due from banks,	25,754 88
Profits,	1,628 90	Foreign bills,	758 00
Deposits,	14,529 86	Bank charges,	1,688 83
		Specie,	14,227 13
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	\$120,220 76		\$120,220 76

Liability of President and Directors as principals, \$4,183 33.

Liability of President and Directors as sureties, \$1,565 16.

Greatest liability of any one, \$5,000.

Liability of Stockholders, \$7,664 30.

Greatest amount of stock held by any one Stockholder, \$10,000.

Number of Stockholders, 73.

Last dividend, none yet declared,

Date of last dividend, " " "

Total amount of paper discounted during the year—*

EASTERN BANK—BANGOR.

Amos M. Roberts, Samuel P. Strickland, Joseph Chase, Benjamin Wiggin, G. L. Boynton, *Directors*.

Amos M. Roberts, *President*.

William H. Mills, *Cashier*.

Capital stock,	100,000 00	Loan,	202,208 06
Circulation,	138,021 00	Real estate,	10,000 00
Profits,	6,217 05	Due from banks,	11,253 68
Deposits,	17,263 96	Foreign bills and checks,	8,413 64
		Specie,	29,626 63
	<hr/>		<hr/>
	\$261,502 01		\$261,502 01

Liability of President and Directors as principals, \$8,222 54.

Liability of President and Directors as sureties, \$47,246 62.

Greatest liability of any one, \$8,222 54.

Greatest amount of stock held by any one Stockholder, \$20,000.

Number of Stockholders, 17.

Last dividend, 5 per cent.

Date of last dividend, October 4, 1852.

Total amount of paper discounted during the last year, \$825,578 41.

* This bank went into operation August 3d, 1852.

FRONTIER BANK—EASTPORT.

William M. Brooks, Aaron Hayden, George A. Peabody, O. S. Liv-
ermore, J. W. Bass, E. H. Burgin, Samuel Buckman, *Directors.*

William M. Brooks, *President.*

Enoch J. Noyes, *Cashier.*

Capital stock,	75,000 00	Loan,	142,472 43
Circulation,	29,086 00	Real estate,	305 52
Profits,	10,501 30	Due from banks,	15,663 90
Due to banks,	12,324 74	Foreign bills and checks,	3,144 37
Deposits,	43,963 05	Specie,	8,988 87
		Bank stock,	300 00
	<u>\$170,875 09</u>		<u>\$170,875 09</u>

Liability of President and Directors as principals, \$8,894 71.

Liability of President and Directors as sureties, \$22,504 62.

Greatest liability of any one as principal, \$2,602.

Liability of Stockholders, \$11,748 87.

Greatest amount of stock held by any one Stockholder, \$7,500.

Number of stockholders, 75.

Last dividend, 4 per cent.

Date of last dividend, October 4, 1852.

Total amount of paper discounted during the last year, \$534,469 24.

FREEMANS BANK—AUGUSTA.

Benjamin Davis, John Mulliken, Watson F. Hallett, William Hunt,
L. W. Lithgow, *Directors.*

Benjamin Davis, *President.*

Daniel Pike, *Cashier.*

Capital stock,	50,000 00	Loan,	101,136 35
Circulation,	72,898 00	Due from banks,	1,791 57
Profits,	6,331 37	Foreign bills and checks, *	43,531 00
Deposits,	39,330 47	Bank charges,	784 31
		Specie,	21,316 61
	<u>\$168,559 84</u>		<u>\$168,559 84</u>

Liability of President and Directors as principals, \$1,500.

Liability of President and Directors as sureties, \$3,300.

Greatest liability of any one, \$1,500.

Liability of Stockholders, nothing.

Greatest amount of stock held by any one Stockholder, \$3,800.

Number of Stockholders, 52.

Last dividend, 5 per cent.

Date of last dividend, July 5, 1852.

Total amount of paper discounted during the last year, \$316,941 30.

* The principal amount of this sum consists of the checks of an individual on the Bank of Commerce.

GEORGES BANK—THOMASTON.

Edward O'Brien, Benja. Carr, Joseph Gillchrest, Jos. Fish, Robt. Walsh Benja. Flint, Jr., Edwin Smith, *Directors*.
 Edward O'Brien, *President*.
 S. E. Smith, *Cashier*.

Capital stock,	27,327 00	Loan,	18,662 28
Circulation,	3,566 00	Due from banks,	3,000 00
Profits,	240 71	Foreign bills,	2,019 00
Due to J. D. Barnard,	3,000 00	Bank charges,	11 62
		Specie,	10,440 81
	<u>\$34,133 71</u>		<u>\$34,133 71</u>

Liability of President and Directors as principals, \$2,507.

Liability of President and Directors as sureties, \$257 33.

Greatest liability of any one, \$2,000.

Liability of Stockholders, \$8,091.

Greatest amount of stock held by any one Stockholder, \$3,000.

Number of Stockholders, 120.

Last dividend. No dividend—Oct. 30 went into operation.

Date of last dividend, " " " "

GRANITE BANK—AUGUSTA.

W. A. Brooks, Henry Williams, Wm. Thomas, Wm. Caldwell, D. Alden, *Directors*.
 W. A. Brooks, *President*.
 S. Leonard, *Cashier*.

Capital Stock,	75,000 00	Loan,	149,128 14
Circulation,	89,175 00	Real estate,	300 00
Profits,	3,894 29	Due from banks,	6,317 32
Deposits,	8,690 06	Foreign bills,	1,108 00
		Specie,	18,905 89
	<u>\$175,759 35</u>		<u>\$175,759 35</u>

Liability of President and Directors as principals, \$3,685 35.

Liability of President and Directors as sureties, \$6,625 55.

Greatest liability of any one, \$3,400 00.

Liability of Stockholders, \$1,000 00.

Greatest amount of stock held by any one Stockholder, 92 shares.

Number of Stockholders, 82.

Last dividend, 5 per cent.

Date of last dividend, July 1, 1852.

Total amount of paper discounted during the last year, \$546,401 27.

GARDINER BANK—GARDINER.

S. C. Grant, S. B. Tarbox, W. B. Grant, Peter Grant, F. Allen,
Directors.

S. C. Grant, *President.*

James Patterson, *Cashier.*

Capital Stock,	100,000 00	Loan,	220,304 38
Circulation,	109,326 00	Real Estate,	2,000 00
Profits,	6,959 85	Due from banks,	41,927 33
Due to banks,	4,627 44	Foreign bills,	5,851 00
Deposits,	74,205 06	Specie,	25,035 64
	<u>\$295,118 33</u>		<u>\$295,118 35</u>

Liability of President and Directors as principals, \$100 00.

Liability of President and Directors as sureties, \$3,100 00.

Greatest liability of any one, \$2,500 00.

Liability of Stockholders, \$5,100.

Greatest amount of stock held by any one Stockholder, 86 shares.

Number of Stockholders, 45.

Last dividend, 5 per cent.

Date of last dividend, September 6, 1852.

Total amount of paper discounted during the last year, \$543,197 69.

KENDUSKEAG BANK—BANGOR.

G. W. Pickering, G. C. Pickering, Thomas A. Taylor, John Godfrey,
Byron Porter, *Directors.*

Geo. W. Pickering, *President.*

T. S. Dodd, *Cashier.*

Capital Stock,	100,000 00	Loan,	201,219 64
Circulation,	126,430 00	Real estate,	5,000 00
Profits,	2,313 84	Due from banks,	39,019 33
Due to banks,	506 10	Foreign bills,	21,867 00
Deposits,	65,717 72	Specie,	27,861 69
	<u>\$294,967 66</u>		<u>\$294,967 66</u>

Liability of President and Directors as principals, \$2,728 49.

Liability of President and Directors as sureties, \$5,722 74.

Greatest liability of any one, \$3,306 05.

Greatest amount of stock held by any one Stockholder, \$20,000.

Number of Stockholders, 9.

Last dividend, 5 per cent.

Date of last dividend, October 11, 1852.

Total amount of paper discounted during the last year, \$807,635 62.

LINCOLN BANK—BATH.

Geo. F. Patten, Thos. Howard, Geo. W. Kendall, L. W. Houghton,
Chas. Davenport, J. H. McLellan, Wm. M. Rogers, *Directors.*

Geo. F. Patten, *President.*

John Shaw, *Cashier.*

Capital stock,	200,000 00	Loan,	289,701 70
Circulation,	88,394 00	Due from banks,	56,628 44
Profits,	1,105 04	Foreign bills,	290 00
Deposits,	62,621 52	Specie,	5,500 42
	<u>\$352,120 56</u>		<u>\$352,120 56</u>

Liability of President and Directors as sureties, \$4,496 67.

Greatest liability of any one, \$4,166 67.

Liability of Stockholders, \$50,588 74.

Greatest amount of stock held by any one Stockholder, \$21,200.

Number of Stockholders, 112.

Last dividend, 4 per cent.

Date of last dividend, October 1, 1852,

Total amount of paper discounted during the year, \$802,477 00.

LEWISTON FALLS BANK—LEWISTON.

James Lowell, Daniel Holland, Paul C. Tibbets, Jacob H. Rook,
Howe Weeks, Albert Kelley, Geo. L. Ward, *Directors.*

James Lowell, *President.*

Capital stock,	32,876 00	Loan,	61,003 09
Circulation,	42,573 00	Real estate,	450 00
Profits,	1,514 74	Due from banks,	14,415 08
Due to banks,	236 54	Foreign bills,	620 11
Deposits,	6,739 12	Bank charges,	354 70
		Specie,	7,096 42
	<u>\$83,939 40</u>		<u>\$83,939 40</u>

Liability of President and Directors as principals, \$11,507 27.

Liability of President and Directors as sureties, \$6,081 95.

Greatest liability of any one, \$6,897 98.

Liability of Stockholders, \$12,641 14.

Greatest amount of stock held by any one Stockholder, \$10,000.

Number of Stockholders, 22.

*Date of last dividend,—none made.

BANK COMMISSIONERS' REPORT.

LIME ROCK BANK—ROCKLAND.

Knott Crockett, H. G. Berry, Charles Holmes, Larkin Snow, Joseph Hewett, I. K. Kimball, Samuel Rankin, *Directors.*
 Knott Crockett, *President.*
 William L. Pitts, *Cashier.*

Capital stock,	100,000 00	Loan,	127,143 32
Circulation,	68,541 00	Real estate,	4,478 86
Profits,	596 76	Due from banks,	25,350 36
Due to banks,	434 77	Foreign bills and checks,	25,378 00
Deposits,	49,084 51	Specie,	15,135 31
		Loan on call,	21,171 19
	<hr/>		<hr/>
	\$218,657 04		\$218,657 04

Liability of President and Directors as principals, \$11,340.
 Liability of President and Directors as sureties, \$6,732 12.
 Greatest liability of any one, \$4,268.
 Liability of Stockholders, \$6,942 37.
 Greatest amount of stock held by any one Stockholder, \$4,700.
 Number of Stockholders, 140.
 Last dividend, 3 1-2 per cent.
 Date of last dividend, October 12, 1852.
 Total amount of paper discounted during the last year, \$323,348 89.

LUMBERMAN'S BANK—OLDTOWN.

William H. Smith, S. R. Bearce, Asa Smith, Charles E. Dole, Sumner F. Ross, *Directors.*
 William H. Smith, *President.*
 E. B. Pierce, *Cashier.*

Capital stock,	31,000 00	Loan,	47,454 92
Circulation,	38,309 00	Due from banks,	18,023 36
Deposits,	8,281 43	Foreign bills, and checks,	4,105 45
Bills payable,	259 21	Specie,	7,903 74
		Loss,	357 17
	<hr/>		<hr/>
	\$77,849 64		\$77,849 64

Liability of President and Directors as principals, \$1,400.
 Liability of President and Directors as sureties, \$12,486 70.
 Greatest liability of any one, \$6,886 70.
 Liability of Stockholders, \$12,486 70.
 Greatest amount of stock held by any one Stockholder, \$10,000.
 Number of Stockholders, 14.
 Last dividend, none made*.

*This is a new bank, but a short time in operation.

MARINERS' BANK—WISCASSET.

Henry Clark, Wilnot Wood, Edmund Dana, Samuel Alley, James McCarty, *Directors.*

Henry Clark, *President.*

S. P. Baker, *Cashier.*

Capital stock,	50,000 00	Loan,	96,366 57
Circulation,	44,074 00	Real estate,	4,003 61
Profits,	868 63	Due from banks,	17,701 31
Due to banks,	179 97	Foreign bills, and checks,	1,419 45
Deposits,	34,077 07	Bank charges,	3 87
Sam'l Cony, Treasurer,	378 03	Specie,	10,082 89
	<u>\$129,577 70</u>		<u>\$129,577 70</u>

Liability of President and Directors as principals, \$6,490.

Liability of President and Directors as sureties, \$2,355.

Greatest liability of any one, \$2,750.

Liability of Stockholders, \$9,655.

Greatest amount of stock held by any one Stockholder, \$10,000.

Number of Stockholders, 80.

Last dividend, 3 per cent.

Date of last dividend, October 5, 1852.

Total amount of paper discounted during the last year, \$226,000.

MERCANTILE BANK—BANGOR.

Samuel Farrar, William Emerson, James Eddy, James Dunning, David Bugbee, *Directors.*

Samuel Farrar, *President.*

John S. Ricker, *Cashier.*

Capital stock,	50,000 00	Loan,	99,862 22
Circulation,	61,707 00	Real estate,	5,000 00
Profits,	3,670 65	Due from banks,	33,501 85
Deposits,	48,223 33	Foreign bills,	5,532 00
		Bank charges,	11 67
		Specie,	12,732 28
		Checks,	6,810 96
		Bridge stock,	150 00
	<u>\$163,600 98</u>		<u>\$163,600 98</u>

Liability of President and Directors as principals, \$8,100.

Liability of President and Directors as sureties, \$530 25.

Greatest liability of any one, \$4,000.

Liability of Stockholders, \$7,050.

Greatest amount of stock held by any one Stockholder, \$10,000.

Number of Stockholders, 11.

Last dividend, \$2,500.

Date of last dividend, October 4, 1852.

Total amount of paper discounted during the last year, \$342,073 89.

MANUFACTURERS' BANK—SACO.

T. Jordan, Jr. Ames Chase, David Fernald, Nathaniel M. Towle,
 A. Cotten, Daniel Smith, Jr. Philip Eastman, *Directors.*
 T. Jordan, Jr. *President.*
 T. Scammon, *Cashier.*

Capital stock,	100,000 00	Loan,	167,151 29
Circulation,	75,766 00	Real estate,	4,609 94
Profits,	5,804 98	Due from banks,	32,293 23
Deposits,	36,172 90	Foreign bills,	4,134 00
		Specie,	9,555 42
	<hr/>		<hr/>
	\$217,743 88		\$217,743 88

Liability of President and Directors as principals, \$1,297 70.
 Liability of President and Directors as sureties, \$2,937 46.
 Greatest liability of any one, \$2,800.
 Liability of Stockholders, \$675 43.
 Greatest amount of stock held by any one Stockholder, 80 shares.
 Number of Stockholders, 126.
 Last dividend, \$4,000.
 Date of last dividend, October 4, 1852.
 Total amount of paper discounted during the last year, \$488,927 96.

 MERCHANTS' BANK—PORTLAND.

William Woodbury, Jona. Tucker, Philip Greely, George Warren,
 Rufus Emerson, John Oxnard, Samuel Chase, *Directors.*
 William Woodbury, *President.*
 Charles Oxnard, *Cashier.*

Capital stock,	150,000 00	Loan,	298,570 50
Circulation,	112,426 00	Due from banks,	38,660 58
Profits,	16,150 39	Foreign bills,	629 00
Due to banks,	5,695 35	Bank charges,	35 54
Deposits,	87,489 79	Specie,	31,582 06
		Checks,	2,283 85
	<hr/>		<hr/>
	\$371,761 53		\$371,761 53

Liability of President and Directors as principals, nothing.
 Liability of President and Directors as sureties, "
 Liability of Stockholders, \$900.
 Greatest amount of stock held by any one Stockholder, \$10,950.
 Number of Stockholders, 123.
 Last dividend, 4 per cent.
 Date of last dividend, October 1, 1852.
 Total amount of paper discounted during the last year, \$816,986 51.

MERCHANTS' BANK—BANGOR.

William A. Blake, Wiggins Hill, Thomas C. Pullen, F. A. Butman,
I. H. Bowler, Asa Smith, Francis Hill, *Directors.*

William A. Blake, *President.*

M. T. Stickney, *Cashier.*

Capital stock,	50,000 00	Loan,	99,583 58
Circulation,	65,007 00	Due from banks,	28,669 60
Profits,	3,668 61	Foreign bills,	7,275 00
Deposits,	51,901 28	Bank charges,	19 25
		Specie,	17,503 96
		Checks, drafts, &c.	17,325 50
	<hr/>		<hr/>
	\$170,576 89		\$170,576 89

Liability of President and Directors as principals, nothing.

Liability of President and Directors as sureties, “

Liability of Stockholders, \$1,456 12.

Greatest amount of stock held by any one Stockholder, \$5,000.

Number of stockholders, 38.

Last dividend, 5 per cent.

Date of last dividend, October 11, 1852.

Total amount of paper discounted during the last year, \$445,721 \$7.

MANUFACTURERS' & TRADERS' BANK—PORTLAND.

Rufus Horton, Joshua Richardson, Stephen Waite, Neal Dow, E.
McKenney, *Directors.*

Rufus Horton, *President.*

Edward Gould, *Cashier.*

Capital stock,	100,000 00	Loan,	199,088 02
Circulation,	109,975 00	Real estate,	800 00
Profits,	4,624 23	Due from banks,	37,661 23
Due to banks,	89 66	Foreign bills,	2,909 00
Deposits,	52,624 27	Specie,	26,854 91
	<hr/>		<hr/>
	\$267,313 16		\$267,313 16

Liability of President and Directors as principals, \$14,800.

Liability of President and Directors as sureties, \$5,323 15.

Greatest liability of any one, \$5,904 85.

Liability of Stockholders, \$2,449 81.

Greatest amount of stock held by any one Stockholder, \$7,150.

Number of Stockholders, 124.

Last dividend, 5 per cent.

Date of last dividend, October, 1852.

Total amount of paper discounted during the last year, \$654,121 01.

MEDOMAK BANK—WALDOBOROUGH.

James Hovey, George D. Smouse, Joseph Clark, John H. Kennedy,
Bela B. Haskell, *Directors.*

James Hovey, *President.*

George Allen, *Cashier.*

Capital stock,	50,000 00	Loan,	99,152 52
Circulation,	69,233 00	Real estate,	59 00
Profits,	4,840 02	Due from banks,	14,512 66
Due to banks,	101 77	Foreign bills,	10,650 97
Deposits,	19,228 43	Specie,	19,028 07
	<u>\$143,403 22</u>		<u>\$143,403 22</u>

Liability of President and Directors as principals, \$970.

Liability of President and Directors as sureties, \$3,041 52.

Greatest liability of any one, \$970.

Liability of stockholders, \$3,709 57.

Greatest amount of stock held by any one Stockholder, \$5,000.

Number of Stockholders, 92.

Last dividend, 5 per cent.

Date of last dividend, September 4, 1852.

Total amount of paper discounted during the last year, \$253,304 51.

NORTHERN BANK—HALLOWELL.

Franklin Glazier, Williams Emmons, David Brown, Alden Sampson,
John Gardiner, B. Nason, Jesse Aiken, *Directors.*

Franklin Glazier, *President.*

I. Nutter, *Cashier.*

Capital stock,	75,000 00	Loan,	161,238 58
Circulation,	96,406 00	Real estate,	200 00
Profits,	5,961 57	Due from banks,	33,440 33
Due to banks,	1,893 26	Foreign bills,	4,322 00
Deposits,	39,547 33	Specie,	19,607 25
	<u>\$218,808 16</u>		<u>\$218,808 16</u>

Liability of President and Directors as principals, \$3,707 63.

Liability of President and Directors as sureties, \$39,111 41.

Greatest liability of any one, \$3,707 69.

Liability of Stockholders, \$500 00.

Greatest amount of stock held by any one Stockholder, \$5,000.

Number of Stockholders, 73.

Last dividend, 5 per cent.

Date of last dividend, September 6, 1852.

Total amount of paper discounted during the last year, \$405,740 58.

ROCKLAND BANK—ROCKLAND.

A. H. Kimball, N. A. Farwell, Wm. McLoon, F. Cobb, T. Williams,
Jona. White, J. T. Berry, *Directors.*

A. H. Kimball, *President.*

Wm. H. Titcomb, *Cashier.*

Capital stock,	75,000 00	Loan,	127,851 27
Circulation,	75,159 00	Real estate,	4,500 00
Profits,	1,668 18	Due from banks,	43,111 43
Deposits,	49,212 91	Foreign bills,	6,899 04
		Bank charges,	948 09
		Specie,	17,730 26
	<hr/>		<hr/>
	\$201,040 09		\$201,040 09

Liability of President and Directors as principals, \$8,919 65.

Liability of President and Directors as sureties, \$7,645.

Greatest liability of any one, \$4,477 96.

Liability of Stockholders, \$9,370.

Greatest amount of stock held by any one Stockholder, \$9,500.

Number of Stockholders, 80.

Last dividend, \$2,500.

Date of last dividend, October 12, 1852.

Total amount of paper discounted during the last year, \$416,870 04.

SOUTH BERWICK BANK—SOUTH BERWICK.

T. F. Jewett, Thomas Jewett, Benj. Nason, H. H. Hobbs, John
Plummer, *Directors.*

T. F. Jewett, *President.*

Edward Hayman, *Cashier.*

Capital stock,	100,000 00	Loan,	164,142 45
Circulation,	69,845 00	Real estate,	1,386 62
Profits,	2,450 14	Due from banks,	8,983 11
Deposits,	5,886 07	Foreign bills,	515 00
Discount,	813 11	Specie,	4,017 66
Surplus cash,	52		
	<hr/>		<hr/>
	\$178,994 84		\$178,994 84

Liability of President and Directors as principals, \$1,628 61.

Liability of President and Directors as sureties, \$6,042 99.

Greatest liability of any one, \$602 00.

Greatest amount of stock held by any one Stockholder, 140 shares.

Number of Stockholders, 81.

Last dividend, 3 1-2 per cent.

Date of last dividend, October 4, 1852.

Total amount of paper discounted during the last year, \$342,321 02.

BANK COMMISSIONERS' REPORT.

SKOWHEGAN BANK—SKOWHEGAN.

Daniel Steward, Abner Coburn, Edmund Pearson, Samuel Philbrick,
E. H. Neil, Sam'l B. Dascomb, Stephen Weston, *Directors.*

Daniel Steward, *President.*

William Philbrick, *Cashier.*

Capital stock,	75,000 00	Loan,	146,216 89
Circulation,	96,493 00	Real estate,	1,200 00
Profits,	2,635 41	Due from banks,	21,052 86
Deposits,	22,397 48	Foreign bills,	6,169 00
		Specie,	21,987 14
	<u> </u>		<u> </u>
	\$196,525 89		\$196,525 89

Liability of President and Directors as principals, \$3,909.

Liability of President and Directors as sureties, \$65,953.

Greatest liability of any one, \$52,098.

Liability of stockholders, \$1,400.

Greatest amount of stock held by any one Stockholder, \$7,500.

Number of Stockholders, 94.

Last dividend, \$3,750.

Date of last dividend, October 4, 1852.

Total amount of paper discounted during the last year, \$281,305 17.

SAGADAHOCK BANK—BATH.

Thos. D. Robinson, L. Blackman, John Smith, W. V. Moses, Wm.
Purrington, Wm. M. Reed, Moses Riggs, *Directors.*

Thos. D. Robinson, *President.*

Daniel F. Baker, *Cashier.*

Capital stock,	100,000 00	Loan,	177,709 52
Circulation,	63,909 00	Due from banks,	28,639 07
Profits,	4,174 65	Foreign bills,	13,574 00
Due to banks,	6,541 48	Bank charges,	108 94
Deposits,	56,450 74	Specie,	11,044 54
	<u> </u>		<u> </u>
	\$231,075 87		\$231,075 87

Liability of President and Directors as principals, \$6,107 56.

Liability of President and Directors as sureties, \$4,534 55.

Greatest liability of any one, \$8,521 11.

Liability of Stockholders, \$6,471 92.

Greatest amount of stock held by any one Stockholder, \$10,100.

Number of Stockholders, 85.

Last dividend, 5 per cent.

Date of last dividend, October 1, 1852.

Total amount of paper discounted during the last year, \$700,000.

BANK COMMISSIONERS' REPORT.

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THOMASTON BANK—THOMASTON.

Richard Robinson, Wm. Singer, E. Robinson, M. H. Smith, B. Webb,
Wm. R. Keith, *Directors.*
Richard Robinson, *President.*
John Barnard, *Cashier.*

Capital stock,	50,000 00	Loan,	99,068 64
Circulation,	63,400 00	Real estate,	6,173 00
Profits,	1,628 06	Due from banks,	75,149 79
Due to banks,	730 21	Foreign bills,	1,532 45
Deposits,	94,018 59	Specie,	20,190 75
		Losses,	7,662 23
	<hr/>		<hr/>
	\$209,776 86		\$209,776 86

Liability of President and Directors as principals, \$1,150.
Liability of President and Directors as sureties, \$9,130 32.
Greatest liability of any one, \$4,745 09.
Greatest amount of stock held by any one Stockholder, 55 shares.
Number of stockholders, 71.
Last dividend, 4 per cent.
Date of last dividend, October 4, 1852.
Total amount of paper discounted during the last year, \$160,279 11.

TICONIC BANK—WATERVILLE.

Timothy Boutelle, Jediah Morrill, Joseph Eaton, Samuel Appleton,
Elah Esty, *Directors.*
Timothy Boutelle, *President.*
Sumner Percival, *Cashier.*

Capital stock,	100,000 00	Loan,	184,387 55
Circulation,	90,636 00	Real estate,	1,600 00
Profits,	2,990 06	Due from banks,	8,015 56
Deposits,	21,756 31	Foreign bills,	3,374 00
		Specie,	18,005 26
	<hr/>		<hr/>
	\$215,382 37		\$215,382 37

Liability of President and Directors as principals, \$1,000.
Liability of President and Directors as sureties, \$3,288.
Greatest liability of any one, \$3,288.
Greatest amount of stock held by any one Stockholder, \$1,300.
Number of Stockholders, 91.
Last dividend, 5 per cent.
Date of last dividend, October 4, 1852.
Total amount of paper discounted during the last year, \$905,457.

UNION BANK—BRUNSWICK.

Joseph McKeen, A. B. Thompson, Adam Smart, W. Frost, S. S. Wing, George Skofield, Joseph Badger, *Directors.*
Joseph McKeen, *President.*
A. C. Robbins, *Cashier.*

Capital stock,	50,000 00	Loan,	101,397 51
Circulation,	69,564 00	Due from banks,	34,813 14
Profits,	2,630 44	Foreign bills,	1,653 00
Due to banks,	105 93	Specie,	12,976 02
Deposits,	27,539 30		
Reserved profits,	1,000 00		
	<hr/>		<hr/>
	\$150,839 67		\$150,839 67

Liability of President and Directors as principals, \$10,030 93.
Liability of President and Directors as sureties, \$6,660 50.
Greatest liability of any one, \$3,730 93.
Liability of Stockholders, \$11,754 10.
Greatest amount of stock held by any one Stockholder, \$3,000.
Number of Stockholders, 73.
Last dividend, \$2,000.
Date of last dividend, June 23, 1852.
Total amount of paper discounted during the last year, \$274,154 40.

VEAZIE BANK—BANGOR.

Samuel Veazie, John McDonald, John Fiske, J. W. Veazie, C. S. Bragg, *Directors.*
Samuel Veazie, *President.*
Alpheus Lyon, *Cashier.*

Capital stock,	200,000 00	Loan,	*484,278 75
Circulation,	204,652 00	Real estate,	10,000 00
Profits,	1,058 14	Due from banks,	52,067 85
Due to banks,	1,022 33	Foreign bills,	2,300 00
Deposits,	118,060 12	Bank charges,	9 32
Bills payable,	50,000 00	Specie,	31,386 39
Discount,	4,971 89	Checks and drafts,	3,227 57
Suspense account,	3,505 40		
	<hr/>		<hr/>
	\$583,269 88		\$583,269 88

Liability of President and Directors as principals, \$2,400.
Liability of President and Directors as sureties, \$51,986 05.
Greatest liability of any one, \$46,518 48.
Greatest amount of stock held by any one Stockholder, \$40,000.
Number of Stockholders, 10.
Last dividend, 5 per cent.
Date of last dividend, October 18, 1852.
Total amount of paper discounted during the last year, \$1,360,467 58.

* It will be perceived that the loan of this bank exceeds the legal limit by the sum of \$84,278 75.

WATERVILLE BANK—WATERVILLE.

Samuel P. Shaw, James Stackpole, Stephen Stark, J. S. Johnson,
Wm. Moor, Thos. G. Kimball, D. H. Brown, *Directors*.
Samuel P. Shaw, *President*.
A. Perkins, *Cashier*.

Capital stock,	50,000 00	Loan,	98,922 77
Circulation,	67,014 00	Due from banks,	17,338 54
Profits,	3,536 60	Foreign bills,	638 00
Deposits,	13,407 49	Specie,	17,358 78
	<hr/>		<hr/>
	\$133,958 09		\$133,958 09

Liability of President and Directors as sureties, \$3,300.
Greatest liability of any one, \$2,500.
Liability of Stockholders, \$3,285.
Greatest amount of stock held by any one Stockholder, \$6,000.
Number of Stockholders, 72.
Last dividend, 4 per cent.
Date of last dividend, July 5, 1852,
Total amount of paper discounted during the last year, \$329,492 69.

YORK BANK—Saco.

Daniel Cleaves, Jos. M. Hayes, James H. Deering, William Lord,
Humphrey Pike, *Directors*.
Daniel Cleaves, *President*.
John C. Bradbury, *Cashier*.

Capital stock,	75,000 00	Loan,	149,658 94
Circulation,	101,177 00	Real estate,	4,135 00
Profits,	7,318 04	Due from banks,	32,411 46
Due to banks,	173 34	Foreign bills,	4,021 00
Deposits,	27,330 52	Bank charges,	410 82
		Specie,	20,361 68
	<hr/>		<hr/>
	\$210,998 90		\$210,998 90

Liability of President and Directors as principals, \$4,500.
Liability of President and Directors as sureties, \$16,240.
Greatest liability of any one, \$16,000.
Liability of Stockholders, \$1,600.
Greatest amount of stock held by any one Stockholder, \$7,950.
Number of Stockholders, 81.
Last dividend, 4 per cent.
Date of last dividend, October 4, 1852.
Total amount of paper discounted during the last year, \$467,748 02.

RECAPITULATION.

Capital Stock,	\$4,261,253 00
Circulation,	4,152,545 00
Individual deposits,	1,905,225 69
Profits,	222,173 37
Loan,	8,056,941 97
Balances due from banks,	1,175,836 40
Balances due to banks,	68,213 66
Foreign bills on hand, including bills on banks of this State, and small amount of bank checks,	338,603 89
Specie,	836,504 89
Total amount of paper discounted for the year,	22,000,288 21

JOHN HODGDON, } *Bank*
M. SHERBURNE, } *Commissioners.*

January, 1853.