

# MAINE STATE LEGISLATURE

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DOCUMENTS

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THE LEGISLATURE

OF THE

STATE OF MAINE.

DURING ITS SESSION

A. D. 1855.

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AUGUSTA:

STEVENS & BLAINE, PRINTERS TO THE STATE.

1855.

# ANNUAL REPORT

OF THE

# BANK COMMISSIONERS,

1854.

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Published agreeably to Resolve of March 22, 1836.

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AUGUSTA:  
STEVENS & BLAINE, PRINTERS.

1855.



# REPORT.

*To the Honorable Governor and Council:*

Since the last Annual Report of the Commissioner, thirteen new Banks, as per list below, have gone into operation, adding to the Banking Capital of the State the sum of \$587,252.

Name of Bank.	Town.	Amount of Stock.
Sandy River Bank,	Farmington,	\$50,000
Somerset Bank,	Skowhegan,	32,575
Bank of Commerce,	Belfast,	75,000
Bucksport Bank,	Bucksport,	34,912
Orono Bank,	Orono,	50,000
Market Bank,	Bangor,	75,000
Grocer's Bank,	“	37,500
State Bank,	Augusta,	75,000
American Bank,	Hallowell,	49,750
Ocean Bank,	Kennebunk,	25,000
Mousam River Bank,	Sanford,	26,150
New Castle Bank,	New Castle,	25,492
North Bank,	Rockland,	30,873
		\$587,252

Twenty-one of the old Banks have increased their capital as follows:

Name of Bank.	Town.	Amount of Stock.
York Bank,	Saco,	\$25,000
Canal Bank,	Portland,	117,430
Atlantic Bank,	“	100,000
Casco Bank,	“	52,000
Cumberland Bank,	“	100,000
Merchant's Bank,	“	75,000
Manufacturer's & Trader's Bank,	“	50,000
City Bank,	Bath,	57,650

Name of Bank.	Town.	Amount of Stock.
Cobbossee-Contee Bank,	Gardiner,	57,250
Northern Bank,	Hallowell,	25,000
Waterville Bank,	Waterville,	25,000
Rockland Bank,	Rockland,	50,000
Calais Bank,	Calais,	25,000
Merchant's Bank,	Bangor,	25,000
Eastern Bank,	"	50,000
Ellsworth Bank,	Ellsworth,	50,000
Trader's Bank,	Bangor,	63,000
Farmer's Bank,	"	50,000
Lewiston Falls Bank,	Lewiston,	125,000
Richmond Bank,	Richmond,	48,050
Ship Builder's Bank,	Rockland,	36,450
		\$1,206,830

Thus the Banking Capital of the State has been increased nearly \$1,800,000 within a year; and when the chartered capital of the new Banks shall all be paid in, the increase will be \$2,000,000.

In 1850 there were 32 Banks with a capital of	\$3,248,000
" 1851 " " 39 " " "	3,853,650
" 1852 " " 44 " " "	4,261,253
" 1853 " " 58 " " "	5,457,155
" 1854 " " 71 " " "	7,301,252

The circulation has not kept pace with the increase of capital—it being now but half a million more than it was last year, while the capital is nearly a third greater.

In 1850 the circulation was . . . . .	\$2,645,072
" 1851 " " " . . . . .	3,074,057
" 1852 " " " . . . . .	4,152,545
" 1853 " " " . . . . .	5,144,904

The deposits are now larger than at any former period by \$414,000.

In 1850 they were . . . . .	\$1,260,405,35
" 1851 " " . . . . .	1,361,129,44

In 1852 they were . . . . .	1,905,225,69
“ 1853 “ . . . . .	2,477,148,04
They are now . . . . .	2,891,226,24

The profits also are largely increased, they being now \$550,700.

In 1850 they were . . . . .	\$175,134,68
“ 1851 “ “ . . . . .	191,632,78
“ 1852 “ “ . . . . .	222,173,37
“ 1853 “ “ . . . . .	389,805,24

The loan is now \$13,181,908,28

In 1850 it was . . . . .	5,713,763,57
“ 1851 “ . . . . .	6,801,021,43
“ 1852 “ . . . . .	8,056,941,97
“ 1853 “ . . . . .	10,112,102,88

The balance due from other banks is now

\$1,781,065,20

In 1850 it was . . . . .	688,286,20
“ 1851 “ . . . . .	563,124,25
“ 1852 “ . . . . .	1,107,622,74
“ 1853 “ . . . . .	1,467,213,75

Though thirteen new Banks have gone into operation, and twenty-one old ones increased their capital, yet the specie has diminished for the last year.

In 1850 it was . . . . .	\$498,364,29
“ 1851 “ . . . . .	566,357,26
“ 1852 “ . . . . .	836,504,89
“ 1853 “ . . . . .	1,203,186,82

When, however, we consider the very great depression of our commercial interests,—the feverish state of the community in regard to Banks,—growing partly out of

the suspension of the Ellsworth and the Ship Builder's, and the rumored failure of others, our Banks have sustained themselves remarkably well,—showing a large amount of coin, more than a million,—a balance due from other Banks,—mostly at Boston,—of more than a million and a half, besides bills of other Banks,—mostly foreign,—and checks at sight, for half a million more.

Though a Bank ceases to redeem at the Suffolk, it by no means follows that it has failed; yet it is generally so regarded—for its bills at once become depressed in value at the place towards which they naturally flow—in the way of trade—and the free circulation is almost instantly stopped. If it continue to redeem at the counter, the influence of such suspension is felt by all the Banks of the State—causing a withdrawal of deposits and of specie, and a loss of confidence in monied institutions.

Before these suspensions occurred, our Banks generally shared the good will of the business community, and were never more favorably regarded—both as to their safety, and as places of investment; and it is of the utmost importance that they be so managed as to meet their bills at Boston without any interruption.

Of the three Banks which lately neglected to redeem at the Suffolk,—one,—the Ellsworth has provided liberally for its liabilities, and its bills are again current. The Bank is in the hands of men of integrity, ability and wealth; and we doubt not that it will go on, doing a prosperous business—deserving and receiving the confidence of the public.

The Ship Builder's Bank at Rockland, has been less



fortunate. The Directors trusted its affairs too much to the management of the Cashier, and he most shamefully abused that trust. No careful examination of the resources and liabilities of the Bank had been made till very recently,—after its suspension,—and the books show unmistakable evidence of having been falsified from the beginning. No record of a weekly or monthly exhibition of items appears for a long period; and when made at all, they seem to have been hastily thrown together, and are inaccurate. Without the knowledge of the other officers, he supplied his brother, in Boston, with very large sums, and made, probably, false entries to cover the transaction. No Bank Note Register can now be found—nor can the most careful inspection of the records show the amount of bills prepared for and put in circulation. By reference to the exhibit in the “condition of the Banks,” it will be seen that there is a deficit of nearly twenty-seven thousand dollars. The circulation is there shown to be of about forty-one thousand, but we do not regard these figures as anything like exact. There are good reasons for believing that it is really much larger, but *how* much, cannot be ascertained till the bills shall be called in. Some other items of the account cannot be relied on as correct; but in the confused condition of the books, they are as nearly so as we could well get them. A portion of the paper discounted is of a doubtful character—to say the least—and the Boston securities, for funds misapplied by the Cashier as aforesaid, are not supposed to be good for fifty cents on the dollar. The Cashier’s Bond is reckoned good.

It is quite likely that the Bank will pass into the hands of Receivers very soon, and its affairs be closed up as fast as would be consistent with the interests of the creditors and stockholders. By prudent management of its assets, it is hoped that fifty per cent. of the capital may be saved; but this is by no means certain. If the over-issue of bills should prove large, the whole capital may be lost.

The new President and Cashier are industriously at work for the benefit of all concerned, and their proceedings, so far as we know, are fully justified by those who are best informed of the "state of the Bank."

The Bank of Hallowell is the only one that did not make an effort to be restored to favor at the Suffolk—after having been thrust aside. This bank is owned,—mostly,—and controlled by men of wealth and of good business capacity;—and the failure to redeem in Boston was not owing to inability to supply necessary funds. They have not ceased to pay all bills at their counter, and we understand that they provide for their redemption at New York—*at a discount*.

No matter how ably a Bank may be managed—nor how much wealth its Directors and Stockholders may hold—if it places its circulation in a different position from that of neighboring and kindred institutions, it fails, in some measure, of meeting the wants of trade. We regard this Bank as sound and good; if it were not so, it could not maintain itself by a home redemption; for it is a more difficult thing, generally, to take care of its bills there than in Boston. Such an arrangement injuriously affects other Banks in the vicinity. The money not being

current at Boston, nor at par in New York, it is not remitted to either place, but the holders exchange it for such as will be received there without loss;—thus forcing out the natural circulation of its neighbors, and giving cause for complaint.

This Bank and the Calais Bank are the only ones, in prime credit, that do not redeem their bills in Boston. The latter being situated at the extreme end of the State, and remote from other Banks, and having an easy circulation in the neighboring Province of New Brunswick, no very serious inconvenience may be felt by business men in that vicinity; but beyond that vicinity, westward, the bills of the Bank are current only at a discount. Of course they *are* not and *cannot* be used as remittances to Boston without loss. There is no reasonable doubt that these Banks would do a good business, if they should redeem as the others do, and then the whole circulation of our Banks would be at par over a great extent of territory, and the petty vexations of uncurrent bills, with 3 or 4 per cent. for exchange would cease.

Bank charters have been asked for by respectable parties, who represented their wants, and the wealth and the business of the place as such, that their petitions have been granted: when in fact but a small part of the necessary capital could be found in the town or vicinity.

One of these was the Mousam River Bank. We found that nearly all the stock was owned in Massachusetts; and part of it in such a manner as to avoid the usual liability of such ownership. Its loan was also nearly all there.

This was an anomalous state of things, and we felt it our duty to ask for an Injunction. At a hearing of the case, the Court would remove the Injunction on no other condition than that a considerable majority of the stock should be owned by responsible parties in the State, and the Bank placed in a condition acceptable to the Commissioners. It gives us pleasure to state that this was immediately done, and that the Bank is in very competent hands.

When the greater part of the stock of any Bank is owned out of the State—thereby giving its control to strangers—we think some corrective should be applied by the Legislature; and if, in the very outset of a Bank, such control be given, the charter should be repealed. The fact that a Bank *is* thus organized, betokens an inability on the part of the petitioners to take the stock, or procure it to be taken within reasonable distance, and shows that such an institution is not needed for the place.

The China Bank, at China, and the Sandy River Bank, at Farmington, are the only ones in the State that we consider objectionable on account of foreign ownership. We regard their financial condition good, but their history is such that, out of the vicinity of the Banks, they are looked upon with suspicion, and they serve, in a measure, to bring discredit upon our Banks generally.

The following is a list of the Stockholders of the China Bank—their residence, and the amount held by each.

Names of Stockholders.	Residence.	Amount of Stock.
William H. Healey.	China,	\$2,000
George F. Gilman.	New York,	10,000
E. McLellan,	"	8,000
Aaron Healey,	"	6,000
Henry McLellan.	"	6,000
Joseph Kennedy.	"	700
Sumner Percival.	Waterville,	6,000
G. A. Phillips.	"	500
Isaac Redington.	"	9,000
Joseph Percival.	"	1,800
		<hr/> \$50,000

This Bank is situated in a small village of very little business—almost none requiring Bank facilities, and the people of the place manifest very little interest in it. This is shown by its deposit account—it having but about three hundred dollars from the whole neighborhood.

Nearly three quarters of the Capital Stock of the Sandy River Bank is owned by citizens of Chicago, Illinois. When about half of the capital had been subscribed by the petitioners and others interested, these foreigners came forward and offered to take any part of it that was not wanted in the place. The result was that they obtained control of the Bank, and many subscribers withdrew from the concern. The Bank went into operation, by this foreign aid, and having an able and efficient Board of Directors—residents of the place, it has won the confidence of the community, and is regarded with favor. The Cashier is from Chicago, and his Bond secured by men of that place.

Notwithstanding the good condition of this Bank, what guaranty have the public, that these foreign stockholders will not soon thrust aside the present able man-

agers, and supply their places with men who will do their bidding, and perhaps put afloat a hundred thousand dollars of worthless paper?

If a single Bank fail or become crippled, it throws a shade of doubt over all the others, and lessens their ability to meet the real wants of the people. For this reason, the public should watch, with a jealous eye, every departure from regular Banking principles, and guard against all appearance of evil in these institutions. A Bank organized and controlled like that at China and at Farmington, can never attain to that high consideration which should be accorded to all Banks that furnish our circulation.

Nearly all the Banks are accustomed to have yearly examinations and a settlement with the Cashier. This should always be done at the time of filing the annual bond—the settlement be recorded and attested by the committee raised for the purpose. The Cashier's bond should also be recorded, and the record show who has it in custody for safe keeping. Banks that neglect these annual settlements incur a greater risk than they may suppose. If a thorough examination of every Bank were annually or oftener made, by a competent committee, it would prove one of the strongest safeguards for the stockholders and the public. It would serve the double purpose of protection of property, and of familiarizing the business of Banking—by throwing open its machinery—to some officers who would otherwise never take the trouble to look into any such matters.

Stockholders generally do no more than pay instal-

ments and call for their dividends. If they would make their investments safe, they *must* do more than this—they must attend the annual meeting, and see that their Board of Directors are men of integrity and ability. The Bank Commissioners are not expected to make more than one examination in each year; and if made ever so thoroughly, they can do but little towards protecting the stockholders or bill-holders, if the officers of the Bank neglect their duty or abuse their trust. With an ordinary share of caution and business tact, and a rigid adherence to our Banking laws, our currency would be as safe,—to say the least,—as that of any State in the Union. That provision of the Statute which makes stockholders responsible to bill-holders to the amount of their shares, ought to induce owners of stock to look well to the conduct of their agents.

Most of the Banks have divided ten per cent. the past year—leaving but a small surplus of profits at the time of making the dividends. This is a larger per centage than can safely be calculated upon for a term of years, and larger than it ought to be. Banks that do a legitimate business cannot make such profits, after paying expensès, except in times of great prosperity; and it would be far wiser to make such dividends as could be maintained from year to year. “Stockholders would be better satisfied with a uniformity, and the Banks be less likely to find themselves jostled in their course by new competitors, called into existence, not by any public exigency, but by the delusive hope of large dividends.”

Some Banks, with a prudence and forethought that

cannot be too highly commended, have made smaller dividends and carried the surplus earnings to a reserve fund. This increases the working capital of the Bank, and it is free from the one per cent. State tax. The stock is thereby increased in value to the amount of such reserve, and in case of loss, by bad loan or otherwise, the regular dividend, so much depended upon by many of the stockholders, need not fail.

There is one very remarkable fact, in the management of our Banks, that deserves a passing notice. With very few exceptions, all the officers, besides Cashiers and assistants, serve without compensation. In some cases the President gives daily attendance to the business of the Bank, and bestows an amount of labor that might be reckoned by months. It would be far better for the Banks, and at the same time far more just, to pay for services thus rendered than to divide all their earnings among the Stockholders. Besides, a small compensation to Directors who give their time, is as clearly due as the pay of the Cashier. Stockholders cannot reasonably expect that their agents will neglect their own private matters and give their attention, promptly, without fee or reward, to the affairs of the Bank. The laborer in this, as well as in all other cases, is worthy of his hire; and they may reckon that their investments would be safer, if a compensation were allowed their Directors. The pay should be apportioned to the labor and care bestowed; but let it be *something* as a matter of justice. With an unpaid Directorship, there is likely to be a looseness in the manner of making discounts. Banks should have regular discount days, and



the paper offered should be carefully scanned before it is "passed." It is not enough that the Directors meet subsequently, and approve of the discounts for the week;—*they should know at the time it is done just what their Bank is doing.*

An exhibit of the condition of the Banks individually, at the time of our examination, is subjoined. It will be seen that the loan has reached the enormous sum of more than thirteen millions of dollars; nearly twice as large as it was two years ago. The establishment of every new Bank increases the indebtedness of the people, and "we should be recreant to our trust, if we should withhold our deep conviction that no more charters should be granted for the present,"—nor, indeed, for a number of years to come. "To multiply Bank charters, thereby increasing to a greater extent the indebtedness of the community, can only tend to increase the embarrassments and distress in business, which no contingency can prevent, when the bubble is fully blown. It is as dangerous to a State, to fill all the channels of circulation with paper, as to raise its population to its utmost capacity. Starvation is the inevitable result of short crops, in one case, and bankruptcy just as surely follows a financial crisis in the other." Let us pause awhile and see if any beneficial effects can result from the rapid multiplication of Banks in the State.

It gives the Commissioners pleasure to state that our Banks seem to be under very creditable management, and that they may be reckoned as safe as any others in the country. Generally their operations have been confined

within the limits of the law, and there have been but few, if any, instances of an excess of circulation, and but a trifling excess of loan for a short period. "It is manifestly for the interest of the Banks themselves that the laws should be scrupulously observed, even though they might secure a temporary advantage from their infraction." As an evidence of their good management, with the exception of the Ship Builders' Bank, they have very few bad or doubtful debts; not enough to affect their semi-annual dividend.

With but one exception, all the Banks are strongly secured against the operation of burglars. Besides very strong massive doors, made partly of steel plate, or large heavy safes, they are nearly all provided with steel boxes. The one Bank referred to, has for years left its property an easy prey to any bold adventurer who should make an effort to abstract it. We urged upon the Directors the necessity of providing themselves with a safer place of deposit, and hope that they have done the needful act.

"It cannot be too strongly impressed upon those just commencing the management of Banks, that their legitimate business is not to furnish capital, nor become permanent lenders; but to aid commercial exchanges, by discounting short business drafts and notes, representing property sold, or drawn against production. So long as they adhere to these rules, they cannot fail to keep up their loan, and make good dividends."

In conclusion we would say, that our Banks were never more deserving of the confidence of the public than at

the present time. While a panic in money matters prevails to a considerable extent in many places, our Banks go steadily on, hardly feeling any "pressure" or interruption of their ordinary business; and though their loan and circulation are large, their paper is well secured, and they have provided liberally for the redemption of their bills in Boston, besides holding a large amount of specie in their vaults.



# CONDITION OF THE BANKS.

## AMERICAN BANK—HALLOWELL.

E. E. Rice, H. Cooper, Jr., John Hubbard, Stephen Davenport, Calvin Spaulding, and Archibald Horn, *Directors*.

E. E. Rice, *President*.

A. H. Howard, *Cashier*.

Capital Stock,	49,750 00	Loan,	99,077 67
Circulation,	54,074 00	Bills of other Banks,	5,785 00
Deposits,	13,196 67	Specie,	9,615 54
Profits,	1,756 72	Due from other Banks,	4,299 18
	\$118,777 39		\$18,777 39

Liability of President and Directors as principals, \$12,300.

Liability of President and Directors as sureties, \$8,076.

Greatest liability of any one Director, \$4,500.

Liability of Stockholders, \$14,242.

Number of Stockholders, 53.

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

Commenced business May 16. 1854.

No dividend made.

## ANDROSCOGGIN BANK—TOPSHAM.

Charles Thompson, John Barron, David Scribner, Nahum Perkins, and Woodbury B. Purington, *Directors*.

Charles Thompson, *President*.

John Coburn, *Cashier*.

Capital Stock,	50,000 00	Loan,	69,154 00
Circulation,	23,387 00	Real estate,	800 00
Profits,	5,552 90	Bills of other Banks,	1,753 00
Unpaid Dividends,	486 00	Specie,	4,066 64
Suspense account,	6,118 00	Due from other Banks,	34,033 60
Due State Treasurer,	545 44	Androscoggin Bank stock,	1,000 00
	\$110,807 00		\$110,807 00

Liability of President and Directors as principals, *nothing*.

Liability of President and Directors as sureties, \$5,104 23.

Greatest liability of any one Director, \$2,552.

Liability of Stockholders, *nothing*.

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

Last dividend, 3 per cent. for 6 months.

Date of last dividend, July 3, 1854.

Number of Stockholders, 40.

Amount of paper discounted the past year, \$145,740.

## AUGUSTA BANK—AUGUSTA.

Thomas W. Smith, James W. Bradbury, George W. Morton, Henry R. Smith, and Joseph H. Williams, *Directors*.

Thomas W. Smith, *President*.

Joseph J. Eveleth, *Cashier*.

Capital Stock,	88,000 00	Loan,	170,747 58
Circulation,	89,654 00	Real estate,	4,694 30
Profits,	6,045 43	Due from other Banks,	17,454 18
Due to other Banks,	1,462 49	Specie,	18,113 54
Deposits,	26,143 68	Bills of other Banks,	316 00
	<u>\$211,325 00</u>		<u>\$211,325 60</u>

Liability of President and Directors as principals, *nothing*.

Liability of President and Directors as sureties, \$333.

Greatest liability of any one Director, *nothing*.

Liability of Stockholders, \$12,300.

Number of Stockholders, 73.

Greatest amount of stock held by any one Stockholder, \$8000.

Last dividend, 5 per cent. for 6 months.

Date of last dividend, October 2, 1854.

Amount of paper discounted the past year, \$621,479.

## ATLANTIC BANK—PORTLAND.

Phineas Barnes, Edward Howe, Allen Haines, John M. Wood, and Samuel Tyler, *Directors*.

John M. Wood, *President*.

William H. Stephenson, *Cashier*.

Capital Stock,	200,000 00	Loan,	353,518 46
Circulation,	139,708 00	Bank charges,	1,859 09
Deposits,	25,905 33	Specie,	20,595 95
Profits,	13,945 07	Bills of other Banks and	
Due to other Banks,	12,271 77	checks,	18,858 67
	<u>\$394,830 17</u>		<u>\$394,830 17</u>

Liability of President and Directors as principals, \$22,018 12.

Liability of President and Directors as sureties, \$11,860 92.

Greatest liability of any one Director, \$8,000.

Liability of Stockholders, \$5,000.

Number of Stockholders, 33.

Last dividend, 4 per cent. for 6 months.

Date of last dividend, April 3, 1854.

Greatest amount of stock held by any one Stockholder, \$40,000.

Amount of paper discounted the past year \$1,375,707.

## BANK OF WINTHROP—WINTHROP.

C. M. Bailey, Stephen Gammon, E. M. Clark, Isaac Morse, and Rufus Marstin, *Directors*.

C. M. Bailey, *President*.

David Stanley, *Cashier*.

Capital Stock,	50,000 00	Loan,	99,080 40
Circulation,	66,259 00	Specie,	15,129 68
Deposits,	12,006 84	Bills of other Banks,	1,307 00
Profits,	3,536 84	Due from other Banks,	16,285 60
	<u>\$131,802 63</u>		<u>\$131,802 68</u>

Liability of President and Directors as principals, *nothing*.

Liability of President and Directors as sureties, \$3,645.

Greatest liability of any one Director, *nothing*.

Liability of Stockholders, \$1,087.

Number of Stockholders, 69.

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

Last dividend, 5 per cent. for 6 months.

Date of last dividend, Oct. 2, 1854.

Amount of paper discounted the past year, \$348,032.

## BIDDEFORD BANK—BIDDEFORD.

William P. Haines, Augustine Haines, Thomas Quimby, R. M. Chapman, George H. Adams, and Jabez Smith, *Directors*.

William P. Haines, *President*.

S. S. Fairfield, *Cashier*.

Capital Stock,	150,000 00	Loan,	286,941 18
Circulation,	142,597 00	Bills of other Banks,	9,726 00
Deposits,	43,343 86	Specie,	26,515 64
Profits,	13,647 27	Due from other Banks,	26,577 41
Unpaid dividends,	172 00		
	<u>\$349,760 13</u>		<u>\$349,760 13</u>

Liability of President and Directors as principals, \$1,806.

Liability of President and Directors as sureties, \$2,069 15.

Greatest liability of any one Director, \$1,600.

Liability of Stockholders, \$13,220.

Number of Stockholders, 194.

Greatest amount of stock held by any one Stockholder, \$16,800.

Last dividend, 4 per cent. for 6 months.

Date of last dividend, April 3, 1854.

Amount of paper discounted the past year, \$847,626 30.

## BANK OF CUMBERLAND—PORTLAND.

William Moulton, Ashur Ware, David Drinkwater, James Todd, Jonathan Tewksbury, and J. L. McCobb, *Directors*.

William Moulton, *President*.

Samuel Small, jr., *Cashier*.

Capital Stock,	200,000 00	Loan,	357,217 73
Circulation,	145,856 00	Real estate,	10,000 00
Deposits,	93,875 84	Bank charges,	636 91
Due to other Banks,	2,790 00	Due from other Banks,	56,140 52
Profits,	29,633 12	Bills of other Banks and checks,	31,971 77
		Specie,	61,188 03
	<hr/>		<hr/>
	\$472,154 96		\$472,154 96

Liability of President and Directors as principals, \$14,696.

Liability of President and Directors as sureties, \$5,551.

Greatest liability of any one Director, \$10,372.

Liability of Stockholders, \$8,678.

Number of Stockholders, 166.

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

Last dividend, 5 per cent. for 6 months.

Date of last dividend, April 3, 1854.

Amount of paper discounted the past year, \$1,075,652.

## BRUNSWICK BANK—BRUNSWICK.

Richard T. Dunlap, William Barron, J. C. Humphreys, Richard McManners, and Alfred J. Stone, *Directors*.

Richard T. Dunlap, *President*.

John Rogers, *Cashier*.

Capital Stock,	60,000 00	Loan,	100,173 80
Circulation,	31,672 00	Real estate,	500 00
Deposits,	21,148 83	Bills of other Banks,	2,036 00
Profits,	12,094 47	Bank stock,	1,600 00
		Specie,	4,028 05
		Due from other Banks,	16,577 45
	<hr/>		<hr/>
	\$124,915 30		\$124,915 30

Liability of President and Directors as principals, \$9,063 74.

Liability of President and Directors as sureties, \$3,849 37.

Greatest liability of any one Director, \$4,400.

Liability of Stockholders, \$6,503.

Number of Stockholders, 64.

Greatest amount of stock held by any one stockholder, \$9,600.

Last dividend, 4 per cent. for 6 months.

Date of last dividend, March 30, 1854.

Amount of paper discounted the past year, \$267,619 90.



## BANK OF HALLOWELL—HALLOWELL.

Rufus K. Page, Artemas Leonard, Henry Reed, Ambrose Merrill, and David Benjamin, *Directors*.

Artemas Leonard, *President*.

A. S. Washburn, *Cashier*.

Capital Stock,	100,000 00	Loan,	197,834 24
Circulation,	92,089 00	Specie,	12,566 02
Deposits,	30,510 48	Due from other Banks,	12,351 35
Profits,	168 55	In suspense,	16 42
	<u>\$222,768 03</u>		<u>\$222,768 03</u>

Liability of President and Directors as principals, \$7,254.

Liability of President and Directors as sureties, \$19,895.

Greatest liability of any one Director, \$5,325.

Liability of Stockholders, \$9,254.

Number of Stockholders, 15.

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

Last dividend, 5 per cent. for 6 months.

Date of last dividend, October 1, 1854.

Amount of paper discounted the past year, \$373,297.

## BANK OF THE STATE OF MAINE—BANGOR.

Leonard March, David B. Hinckley, George W. Smith, Thomas Jenness, and E. G. Dunn, *Directors*.

Leonard March, *President*.

William S. Dennett, *Cashier*.

Capital Stock,	250,000 00	Loan,	360,864 55
Circulation,	84,524 00	Specie,	13,717 35
Deposits,	53,114 02	Bills of other Banks and	
Profits,	9,162 66	checks,	13,868 54
Unpaid dividends,	250 00	Bank charges,	356,33
		Due from other Banks,	42,963 30
	<u>\$431,770 07</u>		<u>\$431,770 07</u>

Liability of President and Directors as principals, \$2,003.

Liability of President and Directors as sureties, \$12,935.

Greatest liability of any one Director, \$1,000.

Liability of Stockholders, \$69,830.

Number of Stockholders, 45.

Last dividend, 5 per cent. for 6 months.

Date of last dividend, September 30, 1854.

Greatest amount of stock held by any one Stockholder, \$45,000.

Amount of paper discounted the past year, \$1,615,904.

## BUCKSPORT BANK—BUCKSPORT.

Enoch Barnard, John N. Swasey, Samuel Adams, John Buck, T. C. Woodman, J. B. Bradley, N. T. Hill, Henry Darling, and E. A. Upton, *Directors*.

Enoch Barnard, *President*.

Edward Swasey, *Cashier*.

Capital Stock,	34,912 78	Loan,	38,976 41
Circulation,	38,120 00	Specie,	17,761 39
Deposits,	11,799 86	Bills of other Banks and	
Profits,	830 15	checks,	7,943 10
		Bank charges,	1,064 17
		Due from other Banks,	19,917 72
	<u>\$35,662 79</u>		<u>\$85,662 79</u>

Liability of President and Directors as principals, \$2,500.

Liability of President and Directors as sureties, \$1,566.

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

Liability of Stockholders, \$2,802.

Number of Stockholders, 84.

Greatest amount of stock held by any one Stockholder, \$2,000.

Commenced business November 4, 1854.

## BELFAST BANK—BELFAST.

Thomas Marshall, James P. White, P. R. Hazeltine, Daniel Haraden, and H. H. Johnson, *Directors*.

Thomas Marshall, *President*.

N. H. Bradbury, *Cashier*.

Capital Stock,	75,000 00	Loan,	150,252 57
Circulation,	64,887 00	Specie,	9,221 08
Profits,	7,409 37	Bills of other Banks and	
Due to other Banks,	142 51	checks,	1,084 00
Deposits,	35,874 52	Real estate,	2,928 20
		Due from other Banks,	19,827 55
	<u>\$183,313 40</u>		<u>\$183,313 40</u>

Liability of President and Directors as principals, \$5,300.

Liability of President and Directors as sureties, \$14,701.

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

Liability of Stockholders, \$7,648.

Number of Stockholders, 95.

Greatest amount of stock held by any one Stockholder, \$4,400.

Last dividend, 5 per cent. for 6 months.

Date of last dividend, October 2, 1854.

Amount of paper discounted the past year, \$435,357.

## BANK OF COMMERCE—BELFAST.

Hiram O. Alden, A. W. Johnson, James P. Furber, C. P. Carter, *Assa*  
 Faunce, W. H. Hunt, and W. H. Connor, *Directors*.

Hiram O. Alden, *President*.

Charles Palmer, *Cashier*.

Capital Stock,	75,000 00	Loan,	103,983 39
Circulation,	49,848 00	Specie,	10,102 98
Deposits,	15,689 89	Bills of other Banks and	
Profits,	3,849 23	checks,	3,865 00
		Due from other Banks,	24,166 56
		Bank charges,	2,269 19
	<u>\$144,387 12</u>		<u>\$144,387 12</u>

Liability of President and Directors as principals, \$10,250.

Liability of President and Directors as sureties, \$5,970.

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

Liability of Stockholders, \$16,750.

Number of Stockholders, 120.

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

Commenced business, July 3, 1854.

## CANAL BANK—PORTLAND.

William W. Thomas, Charles E. Barrett, William Goodenow, William  
 Kimball, George F. Shepley, Nath'l Warren, and Thomas Hammond, *Directors*.

William W. Thomas, *President*.

J. B. Scott, *Cashier*.

Capital Stock,	588,022 00	Loan,	* 1,198,223 32
Circulation,	411,300 00	Specie,	57,980 76
Deposits,	227,294 32	Stocks,	2,730 66
Profits,	83,678 09	Real estate,	6,500 00
Due to other Banks,	22,213 21	Bank charges,	2,508 04
Bills payable,	4,398 63	Due from other Banks,	40,122 61
		Bills of other Banks and	
		checks,	28,840 86
	<u>\$1,336,906 25</u>		<u>\$1,336,906 25</u>

Liability of President and Directors as principals, \$3,800.

Liability of President and Directors as sureties, \$13,165.

Greatest liability of any one Director, \$13,051 03

Liability of Stockholders, \$1,000.

Number of Stockholders, 335.

Greatest amount of stock held by any one Stockholder, 208 shares.

Last dividend, 4 per cent. for 6 months.

Date of last dividend, April 3, 1854.

Amount of paper discounted the past year, \$3,192,175.

\* \$75,000 of the old Canal loan, authorized by special act of the Legislature, is included in this sum.

## CASCO BANK—PORTLAND.

Eliphalet Greeley, St. John Smith, William Evans, Phineas Varnum,  
Nathan Cummings, and Ezra Carter, *Directors*.

Eliphalet Greeley, *President*.

E. P. Gerrish, *Cashier*.

Capital Stock,	453,000 00	Loan,	916,728 10
Circulation,	340,534 00	Real estate,	8,000 00
Profits,	45,363 92	Due from other Banks,	41,440 13
Due to other Banks,	6,425 19	Bills of other Banks and	
Deposits,	270,467 35	checks,	66,310 41
		Specie,	82,811 82
		Insurance stock,	500 00
	<u>\$1,115,790 46</u>		<u>\$1,115,790 46</u>

Liability of President and Directors as principals, \$8,700.

Liability of President and Directors as sureties, \$43,571.

Greatest liability of any one Director, \$17,873.

Liability of Stockholders, \$22,000.

Number of Stockholders, 255.

Greatest amount of stock held by any one Stockholder, 198 shares.

Last dividend, 4 per cent. for 6 months.

Date of last dividend, April 3, 1854.

Amount of paper discounted the past year, \$2,779,142.

## COMMERCIAL BANK—BATH.

Wm D. Sewall, D. C. Magoun, Thomas M. Reed, B. C. Sewall, and Samuel  
J. Robinson, *Directors*.

William D. Sewall, *President*.

D. N. Magoun, *Cashier*.

Capital Stock,	100,000 00	Loan,	181,645 30
Circulation,	83,183 00	Specie,	14,184 26
Deposits,	25,650 78	Bills of other Banks and	
Profits,	9,861 45	checks,	6,525 00
Due to other Banks,	2,617 05	Due from other Banks,	18,407 72
		Real estate,	550 00
	<u>\$221,312 28</u>		<u>\$221,312 28</u>

Liability of President and Directors as principals, \$3,400.

Liability of President and Directors as sureties, \$5,342.

Greatest liability of any one Director, \$2,762.

Liability of Stockholders, \$15,335.

Number of Stockholders, 107.

Greatest amount of stock held by any one Stockholder, \$5,200.

Last dividend, 3 $\frac{3}{4}$  per cent. for 6 months.

Date of last dividend, October 1, 1854.

Amount of paper discounted the past year, \$598,625.

## CITY BANK—BATH.

J. H. McLellan, E. K. Harding, J. G. Richardson, Oliver Moses, Joseph Berry, and G. C. Trufant, *Directors*.

J. H. McLellan, *President*.

Otis Kimball, *Cashier*.

Capital Stock,	125,000 00	Loan,	216,060 17
Circulation,	115,988 00	Specie,	19,266 19
Deposits,	33,569 71	Due from other Banks,	45,940 18
Profits,	8,339 39	Bills of other Banks,	5,141 00
Due to other Banks,	3,510 44		
	<u>\$286,409 54</u>		<u>286,409 54</u>

Liability of President and Directors as principals, \$4,304.

Liability of President and Directors as sureties, \$4,228.

Greatest liability of any one Director, \$3,397.

Liability of Stockholders, \$44,316.

Number of Stockholders, 127.

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

Last dividend, 5 per cent. for 6 months.

Date of last dividend, October 1, 1854.

Amount of paper discounted the past year, \$848,592.

## COBBOSSEE-CONTEE BANK—GARDINER.

Edward Swan, Francis Richards, Stephen Young, F. T. Lally, and William Bradstreet, *Directors*.

Edward Swan, *President*.

Joseph Adams, *Cashier*.

Capital Stock,	100,000 00	Loan,	198,681 59
Circulation,	88,795 00	Due from other Banks,	14,789 31
Deposits,	34,478 10	Specie,	13,022 01
Profits,	3,605 39	Bills of other Banks,	1,118 00
Due to other Banks,	605 42		
Unpaid dividends,	127 00		
	<u>\$227,610 91</u>		<u>\$227,610 91</u>

Liability of President and Directors as principals, \$8,000.

Liability of President and Directors as sureties, \$10,300.

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

Liability of Stockholders, \$22,946.

Number of Stockholders, 44.

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

Last dividend, 5 per cent. for 6 months.

Date of last dividend, July 3, 1854.

Amount of paper discounted the past year, \$510,536.

## CHINA BANK—CHINA.

William H. Healey, Edward McLellan, Isaac Redington, Joseph Percival,  
and G. A. Phillips, *Directors.*

William H. Healey, *President.*

Z. Washburn, *Cashier.*

Capital Stock,	50,000 00	Loan,	69,492 24
Circulation,	40,455 00	Due from other Banks,	33,276 07
Profits,	3,502 51	Bills of other Banks,	283 00
Deposits,	15,342 00	Specie,	6,248 20
	<u>\$109,299 51</u>		<u>\$109,299 51</u>

Liability of President and Directors as principals, *nothing.*

Liability of President and Directors as sureties, *nothing.*

Liability of Stockholders as sureties, \$29,611.

Number of Stockholders, 10.

Last dividend, 5 per cent. for 6 months.

Date of last dividend, March 22, 1854.

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

Amount of paper discounted the past year, \$262,095.

## CALAIS BANK—CALAIS.

George Downes, William Deming, L. L. Lowell, Edward A. Barnard, and  
Gilman D. King, *Directors.*

George Downes, *President.*

J. A. Lee, *Cashier.*

Capital Stock,	100,000 00	Loan,	199,576 44
Circulation,	91,880 00	Real estate,	4,626 63
Deposits,	21,943 52	Bills of other Banks,	5,137 67
Profits,	12,787 84	Due from other Banks,	1,318 60
Due to other Banks,	7,144 54	Specie,	23,096 56
	<u>\$233,755 90</u>		<u>\$233,755 90</u>

Liability of President and Directors as principals, \$1,493.

Liability of President and Directors as sureties, \$5,042.

Greatest liability of any one Director, \$613.

Liability of Stockholders, \$3,276.

Number of Stockholders, 113.

Greatest amount of stock held by any one Stockholder, \$6,000.

Last dividend, 4 per cent. for 6 months.

Date of last dividend, July 15, 1854.

Amount of paper discounted the past year, \$739,602.

## CITY BANK—BANGOR.

E. G. Rawson, Levi Bradley, Jr., Henry A. Wood, E. S. Coe, and William Cutter, *Directors*.

E. G. Rawson, *President*.

S. A. Gilman, *Cashier*.

Capital Stock,	100,000 00	Loan,	173,141 31
Circulation,	71,806 00	Due from other Banks,	18,746 85
Profits,	8,215 87	Bills of other Banks,	1,312 00
Deposits,	26,007 95	Specie,	13,404 66
Unpaid dividends,	575 00		
	<u>\$206,604 82</u>		<u>\$206,604 82</u>

Liability of President and Directors as principals, \$5,500.

Liability of President and Directors as sureties, \$7,587.

Greatest liability of any one Director, \$3,500.

Liability of Stockholders, \$3,600.

Number of Stockholders, 37.

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

Last dividend, 5 per cent. for 6 months.

Date of last dividend, October 7, 1854.

Amount of paper discounted the past year, \$755,326.

## EASTERN BANK—BANGOR.

A. M. Roberts, Charles W. Roberts, Joseph Chase, Benjamin Wiggin, and Edward Kent, *Directors*.

A. M. Roberts, *President*.

William H. Mills, *Cashier*.

Capital Stock,	150,000 00	Loan,	300,091 87
Circulation,	87,422 00	Specie,	8,350 94
Profits,	9,600 85	Bills of other Banks and	
Deposits,	55,548 64	checks,	10,317 68
Unpaid dividends,	150 00		
Due to other Banks,	16,039 00		
	<u>\$318,760 49</u>		<u>\$318,760 49</u>

Liability of President and Directors as principals, \$10,292.

Liability of President and Directors as sureties, \$32,470.

Greatest liability of any one Director, \$5,592.

Liability of Stockholders, *nothing*.

Number of Stockholders, 34.

Greatest amount of stock held by any one Stockholder, \$21,600.

Last dividend, 5 per cent. for 6 months.

Date of last dividend, October 3, 1854.

Amount of paper discounted the past year, \$974,977.

## ELLSWORTH BANK—ELLSWORTH.

Seth Tisdale, J. M. Hale, N. I. Miller, A. P. Emerson, and Thomas Robinson, *Directors*.

Seth Tisdale, *President*.

J. H. Chamberlin, *Cashier*.

Capital Stock,	125,000 00	Loan,	234,967 17
Circulation,	105,671 00	Specie,	23,335 24
Deposits,	63,734 38	Bills of other Banks,	349 00
Bills payable,	2,075 00	Due from other Banks,	47,760 58
Profits,	8,931 61		
	<u>\$306,411 99</u>		<u>\$306,411 99</u>

Liability of President and Directors as principals, \$16,168.

Liability of President and Directors as sureties, \* \$82,926.

Greatest liability of any one Director, \$15,584.

Liability of Stockholders, \$17,215.

Number of Stockholders, 160.

Greatest amount of stock held by any one Stockholder, \$15,000.

Last dividend, 5 per cent. for 6 months.

Date of last dividend, July 1, 1854.

Amount of paper discounted the past year, \$517,696.

## EXCHANGE BANK—BANGOR.

J. B. Foster, J. L. Wheelwright, Jacob McGaw, A. H. Merrill, and John A. Rice, *Directors*.

J. B. Foster, *President*.

Edwin Clark, *Cashier*.

Capital Stock,	50,000 00	Loan,	70,776 34
Circulation,	34,484 00	Due from other Banks,	10,337 48
Due to other Banks,	643 82	Bills of other Banks and	
Deposits,	6,250 02	checks,	3,025 27
Profits,	1,846 95	Specie,	10,309 36
Unpaid dividends,	1,495 00	Bank charges,	271 34
	<u>\$94,719 79</u>		<u>\$94,719 79</u>

Liability of President and Directors as principals, \$3,000.

Liability of President and Directors as sureties, \$1,000.

Greatest amount of stock held by any one Stockholder, \$8,500.

Greatest liability of any one Director, \$3,000.

Number of Stockholders, 26.

Liability of Stockholders, \$5,400.

Last dividend 5 per cent. for 6 months.

Date of last dividend, October 9, 1854.

Amount of paper discounted the past year, \$381,237.

\* Including amount due from J. M. Mayo & Co., formerly agents of the Bank, and now fully secured.



## FREEMAN'S BANK—AUGUSTA.

Benjamin Davis, John Mulliken, W. F. Hallett, William Hunt, L. W. Lithgow, and O. C. Whitmore, *Directors*.

Benjamin Davis, *President*.

Daniel Pike, *Cashier*.

Capital Stock,	75,000 00	Loan,	136,645 96
Circulation,	82,055 00	Specie,	18,343 11
Deposits,	26,218 97	Bills of other Banks and	
Profits,	8,677 70	checks,	16,539 00
		Due from other Banks,	19,408 36
		Bank charges,	504 65
		Real estate,	510 59
	<u>\$191,951 67</u>		<u>\$191,951 67</u>

Liability of President and Directors as principals, \$1,200.

Liability of President and Directors as sureties, \$3,585.

Greatest liability of any one Director, \$1,200.

Liability of Stockholders, \$9,874.

Number of Stockholders, 61.

Greatest amount of stock held by any one Stockholder, \$4,500.

Last dividend, 5 per cent. for 6 months.

Date of last dividend, July 3, 1854.

Amount of paper discounted the past year, \$410,264.

## FRONTIER BANK—EASTPORT.

William M. Brooks, Aaron Hayden, George A. Peabody, Oliver J. Livermore, John W. Bass, S. B. Hume, and Samuel Buckman, *Directors*.

William M. Brooks, *President*.

E. J. Noyes, *Cashier*.

Capital Stock,	75,000 00	Loan,	152,553 11
Circulation,	57,034 00	Due from other Banks,	31,271 21
Profits,	11,864 37	Bills of other Banks and	
Due to other Banks,	15,647 99	checks,	13,409 64
Deposits,	46,160 87	Bank charges,	323 27
Unpaid dividends,	423 00	Specie,	8,573 00
	<u>\$206,130 23</u>		<u>\$206,130 23</u>

Liability of President and Directors as principals, \$3,146.

Liability of President and Directors as sureties, \$15,538.

Greatest liability of any one Director, \$1,660.

Liability of Stockholders, \$5,550.

Number of Stockholders, 71.

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

Last dividend, 4 per cent. for 6 months.

Date of last dividend, October 1, 1854.

Amount of paper discounted the past year, \$661,902.

## FARMERS' BANK—BANGOR.

James Dunning, Abram Moor, Elisha Ayer, Joseph Baker, and William Plaisted, Jr., *Directors*.

James Dunning, *President*.

W. H. Parsons, *Cashier*.

Capital Stock,	100,000 00	Loan,	151,207 24
Circulation,	76,226 00	Specie,	8,425 37
Profits,	3,979 59	Bills of other Banks and	
Deposits,	15,586 90	checks,	11,568 88
		Due from other Banks,	20,229 29
		Real estate,	4,361 71
	<u>          </u>		<u>          </u>
	\$195,792 49		\$195,792 49

Liability of President and Directors as principals, \$5,431.

Liability of President and Directors as sureties, \$3,701.

Greatest liability of any one Director, \$3,000.

Liability of Stockholders, \$3,537.

Number of Stockholders, 82.

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

Last dividend, 5 per cent. for 6 months.

Date of last dividend, October 1, 1854.

Amount of paper discounted the past year, \$474,005.

## GARDINER BANK—GARDINER.

William B. Grant, J. B. Tarbox, Peter Grant, and Frederic Allen, *Directors*.

J. F. Patterson, *Cashier*.

Capital Stock,	100,000 00	Loan,	198,406 69
Circulation,	68,612 00	Real estate,	2,000 00
Deposits,	57,361 58	Bills of other Banks	5,675 00
Profits,	7,755 92	Due from other Banks,	28,018 88
Due to other Banks,	2,522 33	Specie,	7,104 63
Unpaid dividends,	2,935 00		
In suspense,	2,018 37		
	<u>          </u>		<u>          </u>
	\$241,205 20		\$241,205 20

Liability of President and Directors as principals, *nothing*.

Liability of President and Directors as sureties, \$500.

Liability of Stockholders, *nothing*.

Number of Stockholders, 46.

Greatest amount of stock held by any one Stockholder, \$10,300.

Last dividend, 5 per cent. for 6 months.

Date of last dividend, Sept. 4, 1854.

Amount of paper discounted the past year, \$586,650.

## GRANITE BANK—Augusta.

William A. Brooks, Henry Williams, Darius Alden, James W. North, and William Caldwell, *Directors*.

William A. Brooks, *President*.

Silas Leonard, *Cashier*.

Capital Stock,	75,000 00	Loan,	139,404 28
Circulation,	69,275 00	Real estate,	300 00
Profits,	5,391 11	Bills of other Banks,	2,958 00
Deposits,	8,895 13	Due from other Banks,	232 61
Unpaid dividends,	293 25	Specie,	15,872 60
	<u>\$158,767 49</u>		<u>\$158,767 49</u>

Liability of President and Directors as principals, \$3,390.

Liability of President and Directors as sureties, \$9,427.

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

Liability of Stockholders, \$700.

Number of Stockholders, 84.

Greatest amount of stock held by any one Stockholder, \$6,900.

Last dividend, 5 per cent. for 6 months.

Date of last dividend, July 1, 1854.

Amount of paper discounted the past year, \$543,118.

## GEORGES BANK—THOMASTON.

Edward O'Brien, Samuel Watts, Joseph Gilchrist, Joseph Fish, Robert Walch, Benjamin Flint, Jr., and Edwin Smith, *Directors*.

Edward O'Brien, *President*.

Samuel E. Smith, *Cashier*.

Capital Stock,	50,000 00	Loan,	98,058 89
Circulation,	53,814 00	Real estate,	4,750 00
Profits,	689 12	Bank charges,	166 23
Deposits,	84,467 58	Due from other Banks,	73,625 03
Unpaid dividends,	1,531 00	Bills of other Banks and checks,	4,319 50
		Specie,	14,582 05
	<u>\$195,501 70</u>		<u>\$195,501 70</u>

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

Liability of President and Directors as sureties, \$1,190.

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

Liability of Stockholders, \$3,105.

Number of Stockholders, 125.

Greatest amount of stock held by any one Stockholder, \$3,100.

Last dividend, 5 per cent. for 6 months.

Date of last dividend, October 2, 1854.

Amount of paper discounted the past year, \$333,637.

## GROCER'S BANK—BANGOR.

William H. Brettun, Amos Sproul, J. A. Cushing, J. W. Humphrey, and  
H. G. O. Morrison, *Directors*.

William H. Brettun, *President*.

R. S. Morrison, *Cashier*.

Capital Stock,	37,500 00	Loan,	47,057 84
Circulation,	27,549 00	Specie,	2,709 64
Profits,	557 90	Bills of other Banks and	
Deposits,	3,900 85	checks,	13,233 12
		Due from other Banks,	6,507 15
	<hr/>		<hr/>
	\$69,507 75		\$69,507 75

Liability of President and Directors as principals, \$4,695.

Liability of President and Directors as sureties, \$4,757.

Greatest liability of any one Director, \$3,463.

Liability of Stockholders, \$3,217.

Number of Stockholders, 24.

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

Commenced business October 2, 1854.

## HANCOCK BANK—ELLSWORTH.

George W. Brown, Nathaniel A. Joy, A. F. Drinkwater, Benjamin F. In-  
galls, and Sewall B. Swasey, *Directors*.

George W. Brown, *President*.

G. B. Hopkins, *Cashier*.

Capital Stock,	50,000 00	Loan,	38,394 81
Circulation,	22,985 00	Specie,	4,230 96
Deposits,	5,931 10	Bills of other Banks and	
Profits,	2,502 96	checks,	11,618 00
		Due from other Banks,	24,633 94
		Bank charges,	2,541 35
	<hr/>		<hr/>
	\$81,419 06		\$81,419 06

Liability of President and Directors as principals, *nothing*.

Liability of President and Directors as sureties, \$3,569.

Greatest liability of any one Director, \$1,196.

Liability of Stockholders, \$6,950.

Number of Stockholders, 70.

Greatest amount of stock held by any one Stockholder, \$9,700.

Last dividend, 4 per cent. for 6 months.

Date of last dividend, July 1, 1854.

Amount of paper discounted the past year, \$208,178.

## KENDUSKEAG BANK—BANGOR.

George W. Pickering, T. A. Taylor, Byron Porter, John Godfrey, and G. C. Pickering, *Directors*.  
 George W. Pickering, *President*.  
 T. S. Dodd, *Cashier*.

Capital Stock,	100,000 00	Loan,	184,046 58
Circulation,	75,560 00	Real estate,	5,000 00
Deposits,	53,626 45	Specie,	12,929 67
Profits,	4,834 60	Bills of other Banks and	
Due to other Banks,	1,178 45	checks,	5,330 04
		Due from other Banks,	27,893 21
	<hr/>		<hr/>
	\$235,199 50		\$235,199 50

Liability of President and Directors as principals, \$5,600.

Liability of President and Directors as sureties, \$13,080.

Greatest liability of any one Director, \$3,100.

Liability of Stockholders, *nothing*.

Number of Stockholders, 9.

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

Last dividend, 5 per cent. for 6 months.

Date of last dividend, September 23, 1854.

Amount of paper discounted the past year, \$901,641.

## LINCOLN BANK—BATH.

George F. Patten, Charles Davenport, G. W. Kendall, Levi W. Houghton, and William Drummond, *Directors*.

George F. Patten, *President*.

John Shaw, *Cashier*.

Capital Stock,	200,000 00	Loan,	374,066 25
Circulation,	124,060 00	Specie,	8,620 41
Deposits,	129,036 44	Bills of other Banks,	4,916 00
Profits,	6,848 56	Due from other Banks,	76,283 90
Due to other Banks,	3,941 56		
	<hr/>		<hr/>
	\$463,886 56		\$463,886 56

Liability of President and Directors as principals, \$2,500.

Liability of President and Directors as sureties, \$200.

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

Liability of Stockholders, \$40,000.

Number of Stockholders, 114.

Greatest amount of stock held by any one Stockholder, \$21,700.

Last dividend, 5 per cent. for 6 months.

Date of last dividend, October 1, 1854.

Amount of paper discounted the past year \$1,220,546.

## LIME ROCK BANK—ROCKLAND.

Knott Crockett, Charles Holmes, H. G. Berry, and Sam'l Rankin, *Directors*.

Knott Crockett, *President*.

A. D. Nichols, *Cashier*.

Capital Stock,	160,000 00	Loan,	182,117 40
Circulation,	75,796 00	Real estate,	4,478 86
Deposits,	67,659 95	Bills of other Banks and	
Profits,	556 27	checks,	7,799 44
Unpaid dividends,	2,262 50	Specie,	13,405 87
		Due from other Banks,	33,483 15
	\$246,284 72		\$246,284 72

Liability of President and Directors as principals, \$6,927.

Liability of President and Directors as sureties, \$13,760.

Greatest liability of any one Director, \$2,618.

Liability of Stockholders, \$,456.

Number of Stockholders, 143.

Greatest amount of stock held by any one Stockholder, \$3,600.

Last dividend, 4 per cent. for 6 months.

Date of last dividend, October 12, 1854.

Amount of paper discounted the past year, \$691,378.

## LUMBERMAN'S BANK—OLDTOWN.

William H. Smith, John Gardner, Asa Smith, Jr., J. L. Smith, and J. M. Lombard, *Directors*.

William H. Smith, *President*.

E. B. Pierce, *Cashier*.

Capital Stock,	50,000 00	Loan,	76,161 07
Circulation,	38,195 00	Specie,	4,767 72
Deposits,	12,001 59	Bills of other Banks and	
Profits,	2,983 90	checks,	4,070 77
Unpaid dividends,	175 00	Real estate,	800 00
		Due from other Banks,	17,555 93
	\$103,355 49		\$103,355 49

Liability of President and Directors as principals, \$7,059.

Liability of President and Directors as sureties, \$711.

Greatest liability of any one Director, 5,991.

Liability of Stockholders, \$800.

Number of Stockholders, 22.

Greatest amount of stock held by any one Stockholder, ———

Last dividend, 5 per cent. for 6 months.

Date of last dividend, October 14, 1854.

Amount of paper discounted the past year, \$290,188.

## LEWISTON FALLS BANK—LEWISTON FALLS.

George L. Ward, Paul C. Tebbetts, Howe Weeks, A. H. Kelsey, Daniel Holland, J. H. Roak, and L. F. Sanborn, *Directors*.

George L. Ward, *President*.

A. H. Small, *Cashier*.

Capital Stock,	200,000 00	Loan,	356,921 87
Circulation,	148,786 00	Specie,	20,906 73
Deposits,	10,576 76	Bills of other Banks and	
Profits,	5,426 63	checks,	5,337 45
Unpaid dividends,	1,419 12	Due from other Banks,	3,167 16
Due to other Banks,	21,849 76	Real estate,	1,725 00
	<u>\$388,058 21</u>		<u>\$388,058 21</u>

Liability of President and Directors as principals, \$14,305.

Liability of President and Directors as sureties, \$10,033.

Greatest liability of any one Director, \$5,157.

Liability of Stockholders, \$11,290.

Number of Stockholders, 113.

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

Last dividend 5 per cent. for 6 months.

Date of last dividend, October 1, 1854.

Amount of paper discounted the past year, \$864,406.

## MOUSAM RIVER BANK—SANFORD.

\* Nathan D. Appleton, A. H. Boyd, Elisha Bodwell, John Merrill, R. B. Hubbard, Samuel Tompson, I. S. Kimball, Hebron Libby, and Ichabod Frost, *Directors*.

Nathan D. Appleton, *President*.

William C. Starbuck, *Cashier*.

Capital Stock,	26,150 00	Loan,	29,017 08
Circulation,	27,823 00	Specie,	4,665 63
Deposits,	1,079 55	Bills of other Banks and	
Profits,	45 16	checks,	4,866 00
		Due from other Banks,	16,550 00
	<u>\$55,098 71</u>		<u>\$55,098 71</u>

† Liability of President and Directors as principals, \$550.

Liability of President and Directors as sureties, \$3,193.

Greatest liability of any one Director, \$2,400.

Liability of Stockholders, \$5,532.

Number of Stockholders, 13.

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

Commenced business August 16, 1854.

\* New Directors.

† These are the liabilities of the first Directors and Stockholders. Since this time the list of Stockholders has been largely increased.

## MARINER'S BANK—WISCASSET.

Henry Clark, Wilmot Wood, Franklin Clark, Samuel Alley, and James McCarty, *Directors*.

Henry Clark, *President*.

S. P. Baker, *Cashier*.

Capital Stock,	50,000 00	Loan,	89,505 27
Circulation,	42,134 00	Specie,	9,661 01
Deposits,	28,850 81	Bills of other Banks,	4,875 00
Profits,	3,538 66	Real estate,	3,603 61
Unpaid dividends,	626 00	Bank charges,	611 63
		Due from other Banks,	16,892 95
	<u>\$125,149 47</u>		<u>\$125,149 47</u>

Liability of President and Directors as principals, \$8,700.

Liability of President and Directors as sureties, \$4,200.

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

Liability of Stockholders, \$600.

Number of Stockholders, 94.

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

Last dividend, 4 per cent. for 6 months.

Date of last dividend, October 2, 1854.

Amount of paper discounted the past year, \$252,581.

## MANUFACTURER'S BANK—SACO.

Daniel Smith, Jr., Tristram Jordan, Jr., Amasa Chase, Nath'l M. Fowle, David Fernald, Abraham Cutter, and Philip Eastman, *Directors*.

Tristram Jordan, Jr., *President*.

Tristram Scammon, *Cashier*.

Capital Stock,	100,000 00	Loan,	192,555 42
Circulation,	84,207 00	Real estate,	4,100 00
Deposits,	28,827 28	Bills of other Banks and	
Profits,	10,516 04	checks,	4,220 00
Unpaid dividends,	324 00	Specie,	16,250 45
Due to other Banks,	145 03	Due from other Banks,	7,093 48
	<u>\$224,019 35</u>		<u>\$224,019 35</u>

Liability of President and Directors as principals, \$4,775.

Liability of President and Directors as sureties, \$4,800.

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

Liability of Stockholders, \$3,000.

Number of Stockholders, 123.

Greatest amount of stock held by any one Stockholder, \$8,000.

Last dividend, 4 per cent. for 6 months.

Date of last dividend, April 3, 1854.

Amount of paper discounted the past year, \$576,418.



## MERCHANT'S BANK—PORTLAND.

William Woodbury, Jonathan Tucker, Philip Greeley, Samuel Hanson,  
Rufus Emerson, Harrison Brazier, and Samuel Chase, *Directors*.

William Woodbury, *President*.

Charles Oxnard, *Cashier*.

Capital Stock,	225,000 00	Loan,	479,039 97
Circulation,	149,799 00	Bank charges,	805 74
Profits,	37,344 06	Due from other Banks,	34,622 62
Deposits,	135,866 17	Stocks,	1,065 50
Due to other Banks,	15,968 44	Bills of other Banks and checks,	8,511 94
		Specie,	36,583 70
		Real estate,	3,348 20
	<hr/>		<hr/>
	\$563,977 67		\$563,977 67

Liability of President and Directors as principals, *nothing*.

Liability of President and Directors as sureties, \$6,500.

Greatest liability of any one Director, \$6,500.

Liability of Stockholders, \$28,476.

Number of Stockholders, 148.

Greatest amount of stock held by any Stockholder, \$16,425.

Last dividend, 4 per cent. for 6 months.

Date of last dividend, March 28, 1854.

Amount of paper discounted the past year, \$1,370,671.

## MANUFACTURER'S AND TRADER'S BANK—PORTLAND.

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

Rufus Horton, *President*.

Edward Gould, *Cashier*.

Capital Stock,	150,000 00	Loan,	300,033 83
Circulation,	102,528 00	Bank charges,	778 96
Due to other Banks,	876 31	Due from other Banks,	36,799 88
Profits,	12,638 51	Bills of other Banks,	7,030 00
Deposits,	88,000 45	Specie,	9,400 60
	<hr/>		<hr/>
	\$354,043 27		\$354,043 27

Liability of President and Directors as principals, \$11,000.

Liability of President and Directors as sureties, \$10,276.

Greatest liability of any one Director, \$8,476.

Liability of Stockholders, \$1,000.

Number of Stockholders, 162.

Greatest amount of stock held by any one Stockholder, 208 shares.

Last dividend, 5 per cent. for 6 months.

Date of last dividend, April 3, 1854.

Amount of paper discounted the past year, \$706,961.

## MARINE BANK—DAMARISCOTTA.

Benjamin D. Metcalf, Daniel Day, Abner Stetson, Edwin Flye, James G. Huston, and John Holmes, *Directors*.

Benjamin D. Metcalf, *President*.

B. F. Shaw, *Cashier*.

Capital Stock,	50,000 00	Loan,	102,016 30
Circulation,	63,630 00	Bills of other Banks,	611 00
Deposits,	12,570 42	Due from other Banks,	13,741 82
Profits,	2,659 98	Specie,	12,702 28
Unpaid dividends,	211 00		
	<u>          </u>		<u>          </u>
	\$129,071 40		\$129,071 40

Liability of President and Directors as principals, \$5,441.

Liability of President and Directors as sureties, \$27,141.

Greatest liability of any one Director, \$2,700.

Liability of Stockholders, \$3,113.

Number of Stockholders, 68.

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

Last dividend, 5 per cent. for 6 months.

Date of last dividend, June 3, 1854.

Amount of paper discounted the past year, \$394,700.

## MEDOMAK BANK—WALDOBORO'.

George D. Smouse, Joseph Clark, Samuel Morse, Frederic Castner, and James Schwartz, 2d, *Directors*.

Samuel Morse, *President*.

George Allen, *Cashier*.

Capital Stock,	50,000 00	Loan,	99,676 59
Circulation,	69,469 00	Specie,	22,978 46
Deposits,	31,779 65	Bills of other Banks and	
Profits,	4,779 10	checks,	11,093 74
Unpaid dividends,	1,275 00	Due from other Banks,	23,520 96
	<u>          </u>		<u>          </u>
	\$157,269 75		157,269 75

Liability of President and Directors as principals, *nothing*.

Liability of President and Directors as sureties, *nothing*.

Greatest liability of any one Director, *nothing*.

Liability of Stockholders, \$1,400.

Number of Stockholders, 94.

Greatest amount of stock held by any one Stockholder, \$4,000.

Last dividend, 5 per cent. for 6 months.

Date of last dividend, Sept. 4, 1854.

Amount of paper discounted the past year, \$306,000.

## MERCHANT'S BANK—BANGOR.

Wiggins Hill, J. H. Bowler, F. A. Butman, Francis Hill, Asa Smith, Cyrus Goss, and William A. Blake, *Directors*.

William A. Blake, *President*.

M. T. Stickney, *Cashier*.

Capital Stock,	100,000 00	Loan,	180,505 07
Circulation,	68,011 00	Due from other Banks,	11,965 33
Profits,	8,089 04	Bills of other Banks and	
Deposits,	49,333 45	checks,	22,413 32
Unpaid dividends,	235 00	Bank charges,	16 37
		Specie,	10,798 40
	<u>\$225,698 49</u>		<u>\$225,698 49</u>

Liability of President and Directors as principals, \$3,500.

Liability of President and Directors as sureties, \$4,436.

Greatest liability of any one Director, \$3,228.

Liability of Stockholders, \$5,690.

Number of Stockholders, 64.

Greatest amount of stock held by any one Stockholder, \$8,400.

Last dividend, 5 per cent. for 6 months.

Date of last dividend, October 9, 1854.

Amount of paper discounted the past year, \$821,962.

## MERCANTILE BANK—BANGOR.

Samuel Farrar, William Emerson, James Eddy, David Bugbee, and Jonathan Young, *Directors*.

Samuel Farrar, *President*.

John S. Ricker, *Cashier*.

Capital Stock,	50,000 00	Loan,	99,407 83
Circulation,	45,229 00	Real estate,	5,000 00
Profits,	5,073 09	Due from other Banks,	6,892 51
Deposits,	36,196 69	Bills of other Banks and	
		checks,	17,064 39
		Bridge Stock,	150 00
		Bank charges,	108 11
		Specie,	7,875 94
	<u>\$136,498 78</u>		<u>\$136,498 78</u>

Liability of President and Directors as principals, \$8,000.

Liability of President and Directors as sureties, *nothing*.

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

Liability of Stockholders, \$3,500.

Number of Stockholders, 11.

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

Last dividend 5 per cent. for 6 months.

Date of last dividend, October 2, 1854.

Amount of paper discounted the past year, \$369,035.

## MARITIME BANK—BANGOR.

Isaac Farrar, Ichabod Bartlett, Philander Coburn, N. H. Hubbard, and J. K. Clark, *Directors*.

Isaac Farrar, *President*.

George R. Smith, *Cashier*.

Capital Stock,	75,000 00	Loan,	112,054 15
Circulation,	54,642 00	Bank stock,	5,000 00
Profits,	9,253 61	Due from other Banks,	22,594 52
Deposits,	14,622 02	Bills of other Banks and checks,	5,309 88
		Bank charges,	1,085 95
		Specie,	7,473 13
	<u>\$153,517 63</u>		<u>\$153,517 63</u>

Liability of President and Directors as principals, *nothing*.

Liability of President and Directors as sureties, *nothing*.

Liability of Stockholders, *nothing*.

Number of Stockholders, 22.

Greatest amount of stock held by any one Stockholder, \$15,000.

Last dividend, 5 per cent. for 6 months.

Date of last dividend, April 8.

Amount of paper discounted the past year, \$630,157.

## MARKET BANK—BANGOR.

Samuel F. Hersey, George Stetson, Albert Emerson, M. E. Rice, and Edwin Eddy, *Directors*.

Samuel F. Hersey, *President*.

James H. Butler, *Cashier*.

Capital Stock,	75,000 00	Loan,	114,496 22
Circulation,	54,620 00	Specie,	13,068 89
Profits,	3,284 69	Bills of other Banks and checks,	10,753 17
Deposits,	26,437 16	Bank charges,	1,538 27
		Due from other Banks,	19,485 30
	<u>\$159,314 85</u>		<u>\$159,314 85</u>

Liability of President and Directors as principals, \$5,995.

Liability of President and Directors as sureties, \$10,763.

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

Liability of Stockholders, \$14,535.

Number of Stockholders, 44.

Greatest amount of stock held by any one Stockholder, \$15,000.

This Bank commenced business July 1, 1854.

## NORTHERN BANK—HALLOWELL.

Jesse Aiken, Williams Emmons, John Gardner, Franklin Glazier, Andrew Masters, B. Nason, and Alden Sampson, *Directors*.

John Gardner, *President*.

I. Nutter, *Cashier*.

Capital Stock,	100,000 00	Loan,	161,245 57
Circulation,	68,090 00	Real estate,	200 00
Deposits,	30,851 33	Bills of other Banks,	8,713 00
Profits,	2,274 83	Due from other Banks,	25,689 44
Unpaid dividends,	250 00	Specie,	5,624 15
	<u>\$201,474 16</u>		<u>\$201,474 16</u>

Liability of President and Directors as principals, \$3,477.

Liability of President and Directors as sureties, \$35,259.

Greatest liability of any one Director, \$1,000.

Liability of Stockholders, \$1,700.

Number of Stockholders, 64.

Greatest amount of stock held by any one Stockholder, \$10,200.

Last dividend, 2½ per cent. for 3 months.

Date of last dividend, September 4, 1854.

Amount of paper discounted the past year, \$498,000.

## NORTH BANK—ROCKLAND.

John Bird, Robert Crockett, Josiah Achorn, J. J. Perry, John Jameson, E. W. Pendleton, and Azariah Stanley, *Directors*.

John Bird, *President*.

S. N. Hatch, *Cashier*.

Capital Stock,	30,873 00	Loan,	34,419 82
Circulation,	13,607 00	Real estate,	2,545 95
Deposits,	12,608 69	Bills from other Banks and	
Profits,	281 88	checks,	2,532 01
		Due from other Banks,	12,695 79
		Specie,	5,127 00
	<u>\$57,370 57</u>		<u>\$57,370 57</u>

Liability of President and Directors as principals, \$4,708.

Liability of President and Directors as sureties, \$7,046.

Greatest liability of any one Director, \$2,140.

Liability of Stockholders, \$12,231.

Number of Stockholders, 114.

Greatest amount of stock held by any one Stockholder, \$1,100.

## NEW CASTLE BANK—NEW CASTLE.

A. S. Austin, Wm. Hitchcock, T. J. Merrill, Cyrus Cotter, Joseph Haines,  
Austin Hall, Albert Glidden, J. H. Converse, and Addison Austin, *Directors*.

A. S. Austin, *President*.

Thaddeus Weeks, *Cashier*.

Capital Stock,	25,492 25	Loan,	31,258 44
Circulation,	14,221 00	Specie,	6,265 80
Deposits,	3,204 48	Bills of other Banks,	1,032 00
Profits,	450 46	Bank charges,	1,714 61
		Due from other Banks,	3,097 34
	<hr/>		<hr/>
	\$43,368 19		\$43,368 19

Liability of President and Directors as principals, \$3,950.

Liability of President and Directors as sureties, \$3,453.

Greatest liability of any one Director, \$1,100.

Liability of Stockholders, \$15,951.

Number of Stockholders, 78.

Greatest amount of stock held by any one Stockholder, \$2,000.

Commenced business, October 16, 1854.

## OCEAN BANK—KENNEBUNK.

William Lord, Jr., Joseph Titcomb, William L. Thompson, Noah Nason,  
E. E. Bourne, Henry Kingsbury, Joseph Dane, Jr., Thomas Lord, and B. F.  
Mason, *Directors*.

Joseph Titcomb, *President*.

Christopher Littlefield, *Cashier*.

Capital Stock,	25,000 00	Loan,	44,370 34
Circulation,	40,678 00	Bills of other Banks and	
Deposits,	7,787 13	checks,	3,485 00
Profits,	718 64	Specie,	10,430 02
		Due from other Banks,	14,049 13
		Bank charges,	1,849 28
	<hr/>		<hr/>
	\$74,183 77		\$74,183 77

Liability of President and Directors as principals, *nothing*.

Liability of President and Directors as sureties, *nothing*.

Liability of Stockholders, *nothing*.

Number of Stockholders, 35.

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

Commenced business, August 2, 1854.

## ORONO BANK—ORONO.

Nathan H. Allen, Benjamin P. Gilman, Ebenezer Webster, Jr., Israel Washburn, Jr., and John Libbey, *Directors*.

Nathan H. Allen, *President*.

E. P. Butler, *Cashier*.

Capital Stock,	50,000 00	Loan,	58,590 54
Circulation,	27,314 00	Specie,	7,373 89
Deposits,	5,135 65	Bills of other Banks and	
Profits,	704 82	checks,	3,163 14
Unpaid dividends,	235 00	Due from other Banks,	14,261 90
	<hr/>		<hr/>
	\$83,389 47		\$83,389 47

Liability of President and Directors as principals, \$771 32.

Liability of President and Directors as sureties, \$14,757.

Greatest liability of any one Director, \$500.

Liability of Stockholders, \$9,170.

Number of Stockholders, 30.

Greatest amount of stock held by any one Stockholder, \$7,300.

Last dividend, 5 per cent. for 6 months.

Date of last dividend, October 9, 1854.

Amount of paper discounted the past year, \$303,394.

## ROCKLAND BANK—ROCKLAND.

A. H. Kimball, William McLoon, Francis Cobb, Jonathan White, N. A. Farwell, Timothy Williams, and Thomas Colson, *Directors*.

A. H. Kimball, *President*.

William H. Titcomb, *Cashier*.

Capital Stock,	150,000 00	Loan,	250,299 21
Circulation,	117,272 00	Real estate,	4,500 00
Deposits,	28,079 74	Bills of other Banks and	
Profits,	4,590 03	checks,	2,227 00
		Specie,	18,115 73
		Due from other Banks,	24,799 83
	<hr/>		<hr/>
	\$299,941 77		\$299,941 77

Liability of President and Directors as principals, \$16,997.

Liability of President and Directors as sureties, \$13,175.

Greatest liability of any one Director, \$5,147.

Liability of Stockholders, \$10,798.

Number of Stockholders, 165.

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

Last dividend, 5 per cent. for 6 months.

Date of last dividend, October 12, 1854.

Amount of paper discounted the past year, \$931,398.

## RICHMOND BANK—RICHMOND.

William Patten, J. C. Boynton, C. B. Foster, Jefferson Hathorn, G. H. Hatch, S. F. Blair, and T. J. Southard, *Directors*.

William Patten, *President*.

F. R. Theobald, *Cashier*.

Capital Stock,	75,000 00	Loan,	122,689 90
Circulation,	54,589 00	Specie,	9,232 80
Deposits,	13,074 69	Bills of other Banks and	
Profits,	632 07	checks,	153 00
Unpaid dividends,	461 61	Due from other Banks,	11,125 14
Due to other Banks,	43 47	Bank Stock,	600 00
	<hr/>		<hr/>
	\$143,800 84		\$143,800 84

Liability of President and Directors as principals, \$3,543.

Liability of President and Directors as sureties, \$19,046.

Greatest liability of any one Director, \$931.

Liability of Stockholders, \$14,231.

Number of Stockholders, 91.

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

Last dividend 5 per cent. for 6 months.

Date of last dividend, October 1, 1854.

Amount of paper discounted the past year, \$435,021.

## SOUTH BERWICK BANK—SOUTH BERWICK.

Theodore F. Jewett, Benjamin Nason, Hiram H. Hobbs, John Plummer, and George Goodwin, *Directors*.

Theodore F. Jewett, *President*.

Edward Hayman, *Cashier*.

Capital Stock,	100,000 00	Loan,	156,790 92
Circulation,	68,079 00	Specie,	7,658 21
Profits,	7,427 39	Bills of other Banks and	
Deposits,	4,048 67	checks,	3,678 32
		Real estate,	1,336 62
		Due from other Banks,	10,090 99
	<hr/>		<hr/>
	\$179,555 06		\$179,555 06

Liability of President and Directors as principals, *nothing*.

Liability of President and Directors as sureties, \$4,200.

Greatest liability of any one Director, \$4,200.

Liability of Stockholders, \$7,450.

Number of Stockholders, 81.

Greatest amount of stock held by any one Stockholder, \$6,000.

Last dividend, 3½ per cent. for 6 months.

Date of last dividend, April 3, 1854.

Amount of paper discounted the past year, \$401,374.



## SAGADAHOCK BANK—BATH.

T. D. Robinson, L. Blackmer, W. M. Reed, W. V. Moses, W. Purington,  
John Smith, and Moses Riggs, *Directors*.

T. D. Robinson, *President*.

D. F. Baker, *Cashier*.

Capital Stock,	100,000 00	Loan,	175,524 23
Circulation,	80,309 00	Real estate,	1,200 00
Profits,	12,429 55	Due from other Banks,	84,527 76
Unpaid dividends,	1,034 00	Bills of other Banks and	
Due to other Banks,	5,185 57	checks,	4,695 38
Deposits,	74,770 33	Specie,	7,614 39
		Bank charges,	166 69
	<u>\$273,728 45</u>		<u>\$273,728 45</u>

Liability of President and Directors as principals, \$8,425.

Liability of President and Directors as sureties, \$9,302.

Greatest liability of any one Director, \$12,542.

Liability of Stockholders, \$2,883.

Number of Stockholders, 83.

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

Last dividend, 5 per cent. for 6 months.

Date of last dividend, April 1, 1854.

Amount of paper discounted the past year, \$700,000.

## STATE BANK—AUGUSTA.

George W. Stanley, B. A. G. Fuller, Thomas Lambard, Samuel Cony, and  
J. A. Sanborn, *Directors*.

George W. Stanley, *President*.

William R. Smith, *Cashier*.

Capital Stock,	75,000 00	Loan,	131,957 51
Circulation,	64,112 00	Specie,	15,556 56
Deposits,	50,539 17	Bills of other Banks,	12,820 00
Profits,	2,033 31	Due from other Banks,	31,340 41
	<u>\$191,684 48</u>		<u>\$191,684 48</u>

Liability of President and Directors as principals, *nothing*.

Liability of President and Directors as sureties, \$9,246.

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

Liability of Stockholders, \$17,911.

Number of Stockholders, 64.

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

Commenced business, June 7, 1854.

## SEARSPORT BANK—SEARSPORT.

Jeremiah Merithew, William McGilvery, Henry McGilvery, Isaac Carver,  
Robert Porter, Samuel Curtis, and William Butman, *Directors*.

Jeremiah Merithew, *President*.

Charles Gordon, *Cashier*.

Capital Stock,	50,000 00	Loan,	89,140 43
Circulation,	53,297 00	Specie,	14,396 08
Deposits,	22,223 72	Bills of other Banks and	
Profits,	1,377 65	checks,	2,112 78
Unpaid dividends,	384 00	Due from other Banks,	21,606 25
		Bank charges,	26 83
	<u>\$127,282 37</u>		<u>\$127,282 37</u>

Liability of President and Directors as principals, \$18,475.

Liability of President and Directors as sureties, \$1,200.

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

Liability of Stockholders, \$4,020.

Number of Stockholders, 44.

Greatest amount of stock held by any one Stockholder, \$3,500.

Last dividend, 6 per cent. for 14 months. \*

Date of last dividend, October 2, 1854.

Amount of paper discounted the past year, \$219,083.

## SOMERSET BANK—SKOWHEGAN.

William Rowell, David White, Samuel Parker, A. H. Gilman, H. A. Wyman, Samuel Robinson, and J. K. Russell, *Directors*.

William Rowell, *President*.

Reuben Kidder, *Cashier*.

Capital Stock,	32,575 00	Loan,	57,232 30
Circulation,	35,375 00	Specie,	7,462 81
Deposits,	4,308 49	Bills of other Banks and	
Profits,	1074 57	checks,	959 00
		Due from other Banks,	7,031 79
		Bank charges,	647 16
	<u>\$73,333 06</u>		<u>\$73,333 06</u>

Liability of President and Directors as principals, \$1,128.

Liability of President and Directors as sureties, \$2,385.

Liability of Stockholders, *nothing*.

Greatest liability of any one Director, \$1,128.

Number of Stockholders, 57.

Greatest amount of stock held by any one Stockholder, \$1,000.

Commenced business, October 2, 1854.

\* After paying Bank charges of \$1,700.

SKOWHEGAN BANK—BLOOMFIELD.

Abner Coburn, Ebenezer H. Neil, Joseph Philbrick, James B. Dascomb, B. F. Dodge, Stephen Weston, and Levi Emery, Jr., *Directors*.  
 Abner Coburn, *President*.  
 William Philbrick, *Cashier*.

Capital Stock,	75,000 00	Loan,	142,665 84
Circulation,	71,371 00	Specie,	11,135 55
Deposits,	14,155 88	Bills of other Banks,	242 00
Profits,	4,145 22	Due from other Banks,	10,113 71
Unpaid dividends,	560 00	Real estate,	1,075 00
	<hr/>		<hr/>
	\$165,232 10		\$165,232 10

Liability of President and Directors as principals, \$3,800.  
 Liability of President and Directors as sureties, \$53,539.  
 Greatest liability of any one Director, \$2,000.  
 Liability of Stockholders, \$700.  
 Number of Stockholders, 93.  
 Greatest amount of stock held by any one Stockholder, \$6,500.  
 Last dividend, 5 per cent. for 6 months.  
 Date of last dividend, October 2, 1854.  
 Amount of paper discounted the past year, \$347,963.

SANDY RIVER BANK—FARMINGTON.

Samuel Belcher, Theodore Marston, Leander Boardman, J. S. Milliken, P. W. Willis, J. A. Linscott, and John Trask, *Directors*.  
 Samuel Belcher, *President*.  
 Thomas G. Jones, *Cashier*.

Capital Stock,	50,000 00	Loan,	58,485 51
Circulation,	69,700 00	Specie,	15,714 12
Deposits,	18,115 00	Bills of other Banks,	13,946 00
Profits,	3,643 00	Due from other Banks,	53,312 36
	<hr/>		<hr/>
	\$141,458 02		\$141,458 02

Liability of President and Directors as principals, \$3,500.  
 Liability of President and Directors as sureties, \$1,800.  
 Greatest liability of any one Director, \$950.  
 Liability of Stockholders, \$3,000.  
 Number of Stockholders, 47.  
 Greatest amount of stock held by any one Stockholder, \$3,900.  
 Last dividend, 4½ per cent. for 6 months.  
 Date of last dividend, October 14, 1854.  
 Amount of paper discounted the past year, \$230,000.

## SHIP BUILDER'S BANK—ROCKLAND.

I. K. Kimball, George Thorndike, Horace Merriam, E. A. Mansfield, J. O. L. Foster, C. D. Carlton, and Alden Ulmer, *Directors*.

I. K. Kimball, *President*.

A. W. Kennedy, *Cashier*.

Capital Stock,	100,000 00	Loan,	139,399 11
Circulation,	* 41,519 00	Specie,	101 75
Deposits,	11,541 00	Real estate,	4,750 00
Unpaid dividends,	1,257 00	Bank charges,	3,321 08
Profits,	3,172 77	Losses,	26,710 78
Due to other Banks,	16,292 95		
Bills payable,	500 00		
	<u>\$174,282 72</u>		<u>\$174,282 72</u>

Liability of President and Directors as principals, *nothing*.

Liability of President and Directors as sureties, \$5,212.

Greatest liability of any one Director, \$3,644.

Liability of Stockholders, \$9,844.

Number of Stockholders, 149.

Greatest amount of stock held by any one Stockholder, \$6,500.

Last dividend, 5 per cent. for 6 months.

Date of last dividend, July 1, 1854.

Amount of paper discounted the past year, \$452,511.

## TICONIC BANK—WATERVILLE.

Timothy Boutelle, Jediah Morrell, Joseph Eaton, Samuel Appleton, and Elah Esty, *Directors*.

Timothy Boutelle, *President*.

E. G. Hoag, *Cashier*.

Capital Stock,	100,000 00	Loan,	197,628 32
Circulation,	92,008 00	Specie,	18,059 26
Deposits,	26,180 67	Due from other Banks,	5,217 08
Profits,	4,712 69	Real estate,	1,600 00
Unpaid dividends,	2,437 50	Bills of other Banks,	2,834 00
	<u>\$225,338 66</u>		<u>\$225,338 66</u>

Liability of President and Directors as principals, \$7,000.

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

Greatest liability of any one Director, \$7,000.

Liability of Stockholders, \$7,400.

Number of Stockholders, 98.

Greatest amount of stock held by any one Stockholder, \$5,700.

Last dividend, 5 per cent. for 6 months.

Date of last dividend, October 2, 1854.

Amount of paper discounted the past year, \$617,927.

\* Including \$15,527 in Merchants Bank, Boston.

## THOMASTON BANK—THOMASTON.

Richard Robinson, William Singer, William R. Keith, Edward Robinson,  
Barnabas Webb, and M. H. Smith, *Directors*.

Richard Robinson, *President*.

J. D. Barnard, *Cashier*.

Capital Stock,	50,000 00	Loan,	98,211 44
Circulation,	63,939 00	Real estate,	3,075 00
Deposits,	135,996 78	Due from other Banks,	132,801 43
Profits,	422 17	Bills of other Banks and	
Due to other Banks,	1,514 50	checks,	2,535 55
Unpaid dividends,	1,579 00	Losses,	1,000 00
		Specie,	15,828 03
	<u>\$253,451 45</u>		<u>\$253,451 45</u>

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

Liability of President and Directors as sureties, \$5,403.

Greatest liability of any one Director, \$800.

Liability of Stockholders, *nothing*.

Number of Stockholders, 73.

Greatest amount of stock held by any one Stockholder, \$5,500.

Last dividend, 5 per cent. for 6 months.

Date of last dividend, October 2, 1854.

Amount of paper discounted the past year, \$222,457.

## TRADER'S BANK—BANGOR.

Walter Brown, Sidney Thaxter, Caleb Holyoke, Charles S. Crosby, and  
Henry Hill, *Directors*.

Walter Brown, *President*.

E. Trask, *Cashier*.

Capital Stock,	100,000 00	Loan,	151,362 41
Circulation,	69,659 00	Specie,	12,963 81
Deposits,	22,965 76	Due from other Banks,	30,561 73
Profits,	9,386 00	Bills of other Banks and	
		checks,	4,247 96
		Bank charges,	2,874 85
	<u>\$202,010 76</u>		<u>\$202,010 76</u>

Liability of President and Directors as principals, \$2,116.

Liability of President and Directors as sureties, \$11,299.

Greatest liability of any one Director, \$5,484.

Liability of Stockholders, \$9,652.

Number of Stockholders, 46.

Greatest amount of stock held by any one Stockholder, \$19,300.

Last dividend, 5 per cent. for 6 months.

Date of last dividend, November 4, 1854.

Amount of paper discounted the past year, \$674,000.

## UNION BANK—BRUNSWICK.

Joseph McKeen, Adam Lemont, George Skolfield, William Frost, Joseph Badger, S. S. Wing, and A. B. Thompson, *Directors*.

Joseph McKeen, *President*.

A. C. Robbins, *Cashier*.

Capital Stock,	75,000 60	Loan,	133,410 75
Circulation,	67,327 60	Due from other Banks,	50,275 41
Deposits,	55,698 85	Bills of other Banks,	3,188 74
Profits,	5,287 60	Specie,	16,438 55
	<u>\$203,313 45</u>		<u>\$203,313 45</u>

Liability of President and Directors as principals, \$13,108.

Liability of President and Directors as sureties, \$8,772.

Greatest liability of any one Director, \$6,423.

Liability of Stockholders, \$4,423.

Number of Stockholders, 91.

Greatest amount of stock held by any one Stockholder, \$4,000.

Last dividend, 4 per cent. for 6 months.

Date of last dividend, July 1, 1854.

Amount of paper discounted the past year, \$448,724.

## VEAZIE BANK—BANGOR.

Samuel Veazie, John McDonald, John Bright, F. H. Dillingham, and J. W. Veazie, *Directors*.

Samuel Veazie, *President*.

William J. Lord, *Cashier*.

Capital Stock,	200,000 00	Loan,	393,555 91
Circulation,	124,973 00	Specie,	16,097 37
Profits,	19,990 30	Bills of other Banks and	
Deposits,	92,761 83	checks,	26,884 19
Due to other Banks,	8,381 81	Real estate,	10,000 00
Suspense account,	3,449 40	Due from other Banks,	3,002 75
		Bank charges,	16 12
	<u>\$449,556 34</u>		<u>\$449,556 34</u>

Liability of President and Directors as principals, *nothing*.

Liability of President and Directors as sureties, \$6,614.

Greatest liability of any one Director, *nothing*.

Liability of Stockholders, *nothing*.

Number of Stockholders, 10.

Greatest amount of stock held by any one Stockholder, \$40,000.

Last dividend, 10 per cent. for 1 year.

Date of last dividend, October 25, 1854.

Amount of paper discounted the past year, \$1,390,777.

## WALDOBORO' BANK—WALDOBORO'.

Isaac Reed, J. H. Kennedy, John Sides, A. F. Miller, Augustus Welt, and George Farington, *Directors*.

Isaac Reed, *President*.

B. B. Haskell, *Cashier*.

Capital Stock,	50,000 00	Loan,	86,302 13
Circulation,	60,428 00	Specie,	15,395 47
Deposits,	42,014 57	Due from other Banks,	53,301 41
Profits,	3,202 44	Bills of other Banks,	646 00
	<u>\$155,645 01</u>		<u>\$155,645 01</u>

Liability of President and Directors as principals, *nothing*.

Liability of President and Directors as sureties, \$4,000.

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

Liability of Stockholders, \$19,000.

Number of Stockholders, 136.

Greatest amount of stock held by any one Stockholder, \$1,500.

Last dividend, 5 per cent. for 6 months.

Date of last dividend, July 10, 1854.

Amount of paper discounted the past year, \$304,471.

## WATERVILLE BANK—WATERVILLE.

Samuel P. Shaw, James Stackpole, Stephen Stark, Dennis L. Milliken, Increase S. Johnson, Thomas G. Kimball, and Daniel H. Brown, *Directors*.

Samuel P. Shaw, *President*.

A. Perkins, *Cashier*.

Capital Stock,	100,000 00	Loan,	196,514 72
Circulation,	105,968 00	Specie,	23,133 23
Deposits,	16,476 73	Bills of other Banks,	1,694 00
Profits,	5,491 17	Due from other Banks,	6,858 95
Unpaid dividends,	265 00		
	<u>\$228,200 90</u>		<u>\$228,200 90</u>

Liability of President and Directors as principals, \$300.

Liability of President and Directors as sureties, \$10,674.

Greatest liability of any one Director, \$300.

Liability of Stockholders, \$6,566.

Number of Stockholders, 97.

Greatest amount of stock held by any one Stockholder, \$5,700.

Last dividend, 5 per cent. for 6 months.

Date of last dividend, July 3, 1854.

Amount of paper discounted the past year, \$638,756.

## YORK BANK—SACO.

Daniel Cleaves, Joseph M. Hayes, James M. Deering, Humphrey Pike, and Wm. Perkins, *Directors*.

Daniel Cleaves, *President*.

John C. Bradbury, *Cashier*.

Capital Stock,	100,000 00	Loan,	190,460 48
Deposits,	35,519 45	Specie,	23,914 29
Circulation,	106,847 00	Real estate,	3,835 00
Profits,	12,567 30	Bills of other Banks and checks,	1,623 00
		Due from other Banks,	35,100 83
	<hr/>		<hr/>
	\$254,933 75		\$254,933 75

Liability of President and Directors as principals, \$3,946.

Liability of President and Directors as sureties, \$765.

Greatest liability of any one Director, \$3,853.

Liability of Stockholders, \$7,451.

Number of Stockholders, 89.

Greatest amount of stock held by any one Stockholder, \$10,600.

Last dividend, 4 per cent. for 6 months.

Date of last dividend, April 1, 1854.

Amount of paper discounted the past year, \$513,624.

## RECAPITULATION.

Capital Stock,	\$7,301,252 00
Circulation,	5,691,815 00
Deposits,	2,891,226 24
Profits,	550,704 63
Dividends,	23,374 98
Due to Banks,	172,628 34
Bills payable,	19,559 46
Loan,	13,181,908 28
Specie,	1,025,208 97
Due from Banks,	1,781,065 20
Bills of other Banks and Checks,	539,974 31
Bank Charges,	29,200 22
Real Estate,	112,694 67
Bank, Insurance and Bridge Stocks,	8,850 00
Total amount of paper discounted for the year,	42,133,712 28

THOMAS JEWETT, }  
JAMES HOVEY, } *Bank Commissioners.*

December 28, 1854.