

MAINE STATE LEGISLATURE

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DOCUMENTS

PRINTED BY ORDER OF

THE LEGISLATURE

OF THE

STATE OF MAINE,

DURING ITS SESSION

A. D. 1856.

PART FIRST.

Augusta:

FULLER & FULLER, PRINTERS TO THE STATE.

1856.

ANNUAL REPORT

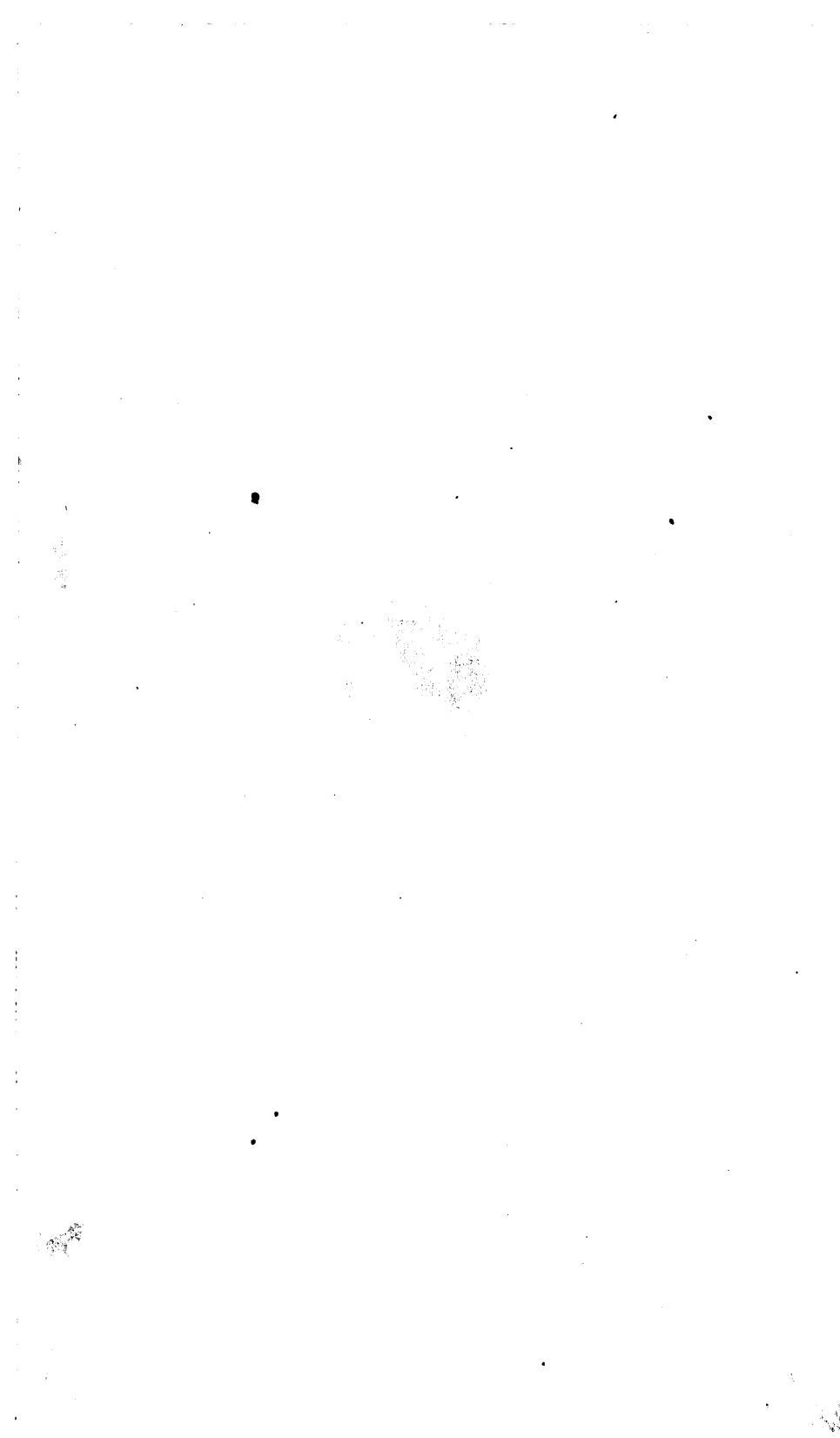
OF THE

BANK COMMISSIONERS,

1855.

Published agreeably to a Resolve approved March 16, 1855.

AUGUSTA:
STEVENS & BLAINE, PRINTERS.
1856.



STATE OF MAINE.

SECRETARY'S OFFICE, }
Augusta, April 5, 1856. }

THE publication of this document has been deferred to this date for the purpose of allowing the Commissioners to complete their Report. Failing to procure the completion of the Report, I have determined to publish it so far as it has been furnished by the Commissioners.

CALEB R. AYER, *Secretary of State.*



REPORT.

To the Honorable Governor and Council:

The Commissioners having closed their annual examination of the Banks in this State, respectfully report :

That they appear to be abundantly able to meet their liabilities to the public, and are entitled to the continued confidence of the community.

At the date of the last annual report of the Commissioners, there were incorporated in the State seventy-one Banks, with a capital of \$7,801,252. During the present year nine new Banks have been chartered, six of which have gone into operation, with a capital of \$187,525, viz :

Name of Bank.	Town.	Amount of Stock.
Alfred Bank,	Alfred,	\$29,225
Auburn Bank,	Auburn,	50,000
Bath Bank,	Bath,	25,550
Canton Bank,	China,	25,425
Oakland Bank,	Gardiner,	29,025
Peoples' Bank,	Waterville,	28,300
Total,		\$187,525

Sixteen of the old Banks have increased their capital as follows :

Name of Bank.	Town.	Amount of Stock.
American Bank,	Hallowell,	\$25,250 00
Bank of Winthrop,	Winthrop,	25,000 00
Bucksport Bank,	Bucksport,	40,087 22
Belfast Bank,	Belfast,	25,000 00
Canal Bank,	Portland,	11,978 00
Casco Bank,	do.	81,100 00
Eastern Bank,	Bangor,	50,000 00
Grocers' Bank,	do.	37,500 00

Name of Bank.	Town.	Amount of Stock.
Mousam River Bank,	Sanford,	\$23,850 00
Market Bank,	Bangor,	25,000 00
North Bank,	Rockland,	19,127 00
Newcastle Bank,	Newcastle,	16,407 75
Ocean Bank,	Kennebunk,	75,000 00
State Bank,	Augusta,	24,800 00
Somerset Bank,	Skowhegan,	17,425 00
Total, . . . . .	. . . . .	\$497,524 97

Two Banks, China and the Ship Builders', have been discontinued, and a third, the Atlantic Bank, Portland, has surrendered its charter, and is rapidly bringing its affairs to a close, having already reduced its amount of stock from \$200,000 to \$111,600. The China Bank has but \$6,600 in circulation, and has amply provided for the redemption of its bills through the Canton Bank. The affairs of the Ship Builders' Bank are in the hands of receivers. As no report has yet been made to the Supreme Judicial Court, we have no reliable information of its condition.

Three Banks, chartered at the last session of the Legislature, viz: City Bank, Biddeford, Fairfield Bank, Fairfield, and West Buxton Bank, Buxton, have not yet commenced operation. The number of Banks in actual operation at the present time is seventy-five, and the increase in capital during the past year, deducting the amount withdrawn by the closing Banks, is found to be \$423,449 97, making the total amount of capital invested in the Banks of the State of Maine, to be \$7,724,701 97.

With one exception, the amount of capital authorized to the new Banks, has not been wholly paid in. The amount of chartered capital which has not been taken up is \$312,475, which added to the present capital employed, makes the authorized capital of the State \$8,037,176 97.

The circulation has diminished during the past year, notwithstanding the increase of capital, more than the amount of that increase.

In 1854 the circulation was	\$5,691,815
" 1855 " " " is	5,169,829

The deposits, also, have suffered a diminution in nearly the same proportion as the circulation.

In 1854 the deposits were	\$2,891,226 24
" 1855 " " are	2,464,941 58

It will be seen, however, that the profits have largely increased during the year.

In 1854 the profits were	\$550,704 63
" 1855 " " are	617,484 11

The loan has been diminished about \$300,000.

In 1854 the loan was	\$13,181,908 28
" 1855 " " is	12,861,042 00

The balance due from other Banks is nearly the same as last year.

In 1854 the balance due from other Banks was	\$1,781,065 20
" 1855 " " " " is	1,799,003 78

Notwithstanding the increase of banking capital in the years 1854 and '55, the specie has constantly diminished. The increase of capital during those years was \$2,267,546 97, yet during the same period the specie has diminished \$434,519 98.

In 1853 the amount of specie was	\$1,203,186 82
" 1854 " " " "	1,025,208 97
" 1855 " " is	768,666 84

In 1854 the amount due from other Banks and bills was	\$2,321,039 51
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In 1855 the amount due from other Banks and bills is	\$2,370,811 16
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In 1854 there were due to other Banks	172,628 34
" 1855 " is " " "	108,170 33

The amount of paper discounted in 1854 was	42,133,712 28
" " " 1855 "	41,629,906 19

Most of the Banks have complied with the provisions of the law of 1855, in relation to settlements with the cashier, but in some instances the requirement has been entirely overlooked. In fact it

appeared in one instance, that no settlement had been made for more than four years. Such remissness on the part of the Directors is exceedingly reprehensible, for however honest he may be, the cashier is entitled to know that the confidence of the Directors and Stockholders is not the result of a blind faith, but of an actual knowledge of the condition of the Bank. The law is founded in a wisdom that seeks the advantage of stockholders as well as the public, and if they would escape from the liabilities imposed by the banking laws, they should see, to it that this provision is rigidly enforced.

We found that several of the cashiers had not renewed their bonds, under the impression that the law of last winter, requiring the Directors to make an examination in regard to "the responsibility of the sureties on the bond of the cashier," was a virtual repeal of the general law requiring cashiers to file their bonds annually. The provision does not seem open to such a construction, but was evidently intended to secure the examination by the Directors, and their approval of the bond required by law.

The objections raised by the commissioners last year to the Sandy River Bank, have been removed. The stock is now principally owned in Maine, and the cashier's bond is secured by the names of substantial citizens of Franklin County. The bank appears to be sound and good, but we regretted to find that the cashier's trial balance was made up monthly instead of weekly, as required by law. We trust that this cause of complaint will hereafter be removed, and that the Directors will give a more careful personal attention to the management of the bank than they appear to have done.

The Bank of Hallowell and the Calais Bank have as yet made no arrangement to redeem their bills in Boston, but meet them promptly at their own counters.

The Bank of Hallowell is owned and controlled principally by men of wealth and financial skill, and possesses ample means to meet all its liabilities. A large amount of its loan, however, is made in the Western States, and provision is made for the redemption of its bills in New York, at a *discount of one per cent.*

A neglect to conform to the general usage of redemption in Bos-

ton, affects other Banks in the vicinity injuriously, as the bills of such a bank being uncurrent at the business centres, although readily taken in the vicinity of the Bank at par, holders will exchange them for current money when remittances are to be made, and thus other Banks in good standing are in a measure compelled to bear the burthen of sustaining the circulation of the delinquent Bank as well as their own.

The Calais Bank, situated upon the eastern border of the State, in an extensive lumbering region, remote from other Banks, is able to secure a large home circulation, both in this State, and in the neighboring Province of New Brunswick; and as its discounts are chiefly of short drafts, drawn against lumber sold, its capital is actively and profitably employed. Through this region, the Bank has secured the unlimited confidence of the people, but as the bills at Boston are subject to a discount, remittances are made by checks, or the bills of other Banks, which virtually prevents a sustained circulation by any other Bank in that section of the State. This is undoubtedly as sound a Bank as any in the State, and the proximity of St. Stephen's Bank, which, although virtually in the same village, is in the Province of New Brunswick, and does not redeem at the Suffolk, furnishes perhaps a sufficient reason for the course of the Calais Bank.

The Ellsworth Bank has been in an embarrassed condition, and the officers have struggled manfully to sustain its credit and retrieve its affairs. Since the Bank resumed payment in January last, provision has been made for a constant redemption in Boston. Its liabilities, which at the time of the last report were \$172,480 38, have since been reduced to \$57,348 79, and the Bank has \$10,999 56 in funds towards liquidating that sum. The actual debt at this time may therefore be assumed to be \$46,349 23, to pay which there is a loan of \$163,586 93, and bank stock, \$4,900.

The loan is principally in the hands of Mr. Tisdale, the late President, and of Mr. Mayo, the former Agent of the Bank in Boston. A large amount of real and personal estate, consisting in part of timber lands, mills, wharf, &c., has been secured to the Bank to

meet their liabilities. A part of this property is sufficiently productive to pay the interest upon the loan, and it is confidently hoped by the Directors, that with prudent management they shall be able not only to liquidate the liability of the Bank to the public, but also to the stockholders.

CONDITION OF BANKS.



CONDITION OF THE BANKS.

ALFRED BANK—ALFRED.

Nathan Dane, Daniel Goodenow, Ira T. Drew, Benjamin J. Herrick, William G. Conant, Augustus O. Clark, Samuel C. Adams, and George A. Frost, *Directors*.

Nathan Dane, *President*

John N. Stimpson, *Cashier*.

Capital stock,	29,225 00	Loan,	16,995 09
Circulation,	16,691 00	Specie,	10,414 00
Deposits,	2,533 90	Bills of other banks,	1,968 00
Profits,	239 19	Bank charges,	17 00
		Due from other banks,	19,295 00
	\$48,689 09		\$48,689 09

Liability of President and Directors as principals, \$1000.

Liability of President and Directors as sureties, \$2,600.

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

Liability of stockholders, \$3,623.

Number of stockholders, 82.

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

Amount of paper discounted since the bank commenced business, September 1, 1855, \$23,000.

AMERICAN BANK—HALLOWELL.

C. Spaulding, H. Cooper, Jr., John Hubbard, Stephen Davenport, and Archibald Horn, *Directors*.

C. Spaulding, *President*.

A. H. Howard, *Cashier*.

Capital stock,	75,000 00	Loan,	140,405 40
Circulation,	72,555 00	Bills of other banks,	5420 31
Deposits,	18,325 17	Specie,	10,961 93
Profits,	3,184 23	Due from other banks,	8,595 71
Unpaid dividends,	5 00	Real estate,	1,961 74
		Expense account,	1,724 31
	\$169,069 40		\$169,069 40

Liability of President and Directors as principals, \$5,150.

Liability of President and Directors as sureties, \$18,660.

Greatest liability of any one Director, \$2,250.

Liability of stockholders, \$18,996.

Number of stockholders, 85.

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

Last dividend of five per cent. semi-annual, declared July 1st, 1855.

Amount of paper discounted since the bank commenced business, May 16, 1854, \$577, 819.

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,	60,613 72
Circulation,	18,662 00	Specie,	3,322 02
Deposits,	11,336 77	Due from other banks,	25,667 55
Profits,	5,802 78	Bills of other banks,	796 00
Unpaid Dividends,	411 00	Androscoggin bank stock,	1,000 00
Due State Treasurer,	164 12	Real estate,	800 00
Due other banks,	4 56		
Suspense account,	5,768 06		
	<hr/>		<hr/>
	\$92,199 29		\$92,199 29

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, \$280 64.

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

Number of stockholders, 42.

Last semi-annual dividend of three per cent. was declared July 2d, 1855.

Amount of paper discounted the past year \$130,372.

ATLANTIC BANK—PORTLAND.

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

John M. Wood, *President*.

William H. Stevens, *Cashier*.

*Capital stock,	88,400 00	Loan,	69,211 98
Circulation,	13,093 00	Specie,	1,267 87
Deposits,	3,037 38	Due from other banks,	24,908 02
Profits,	1,912 28	Bills of other banks and checks,	10,516 29
		Bank charges,	538 50
	<hr/>		<hr/>
	\$106,442 66		\$106,442 66

Liability of President and Directors as principals, \$3,600.

Liability of President and Directors as sureties, \$13,218.

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

Liability of stockholders, *nothing*.

Number of stockholders, 15.

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

Last semi-annual dividend of four per cent. declared April 2d, 1855.

Amount of paper discounted the past year, \$334,395.

* The capital stock of this bank was \$200,000. It has surrendered its charter, and \$111,600 of the capital stock has been paid out in the process of winding up its affairs.

AUBURN BANK—AUBURN.

J. H. Roak, Edward V. Little, John Perley, Jacob Herrick, Eliphalet Packard, Hiram C. Briggs, and Nelson Dingley, *Directors*.

J. H. Roak, *President*.

E. F. Packard, *Cashier*.

Capital stock,	50,000 00	Loan,	103,675 03
Circulation,	58,875 00	Specie,	7,922 00
Deposits,	20,148 84	Due from other banks,	13,428 91
Profits,	2,063 17	Bills of other banks and checks,	4,316 00
		Real estate,	1,748 07
	<hr/>		<hr/>
	\$131,090 01		\$131,090 01

Liability of President and Directors as principals, \$5,700.

Liability of President and Directors as sureties, \$2,927.

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

Liability of stockholders, \$3,225.

Number of stockholders, 15.

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

Amount of paper discounted since the bank commenced business, May 26th, 1855, \$155,547 28.

AUGUSTA BANK—AUGUSTA.

Samuel Cony, James W. Bradbury, George W. Morton, Henry Smith, and Joseph H. Williams, *Directors*.

Samuel Cony, *President*.

Joseph J. Eveleth, *Cashier*.

Capital stock,	88,000 00	Loan,	155,161 33
Circulation,	88,492 00	Specie,	13,982 21
Deposits,	31,922 69	Due from other banks,	47,359 43
Profits,	11,937 05	Bills of other banks,	450 00
Due to other banks,	1,288 03	Real estate,	4,686 80
	<hr/>		<hr/>
	\$221,639 77		\$221,639 77

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

Liability of President and Directors as sureties, \$1,030.

Greatest liability of any one Director, \$1,030.

Liability of stockholders, \$2,550.

Number of stockholders, 75.

Greatest amount of stock owned by any stockholder, \$8,000.

Last dividend of five per cent., declared April 2, 1855.

Amount of paper discounted the past year, \$583,186 94.

BANK OF COMMERCE—BELFAST.

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

Hiram O. Alden, *President*.

Charles Palmer, *Cashier*.

Capital stock,	75,000 00	Loan,	98,657 29
Circulation,	43,085 00	Specie,	5,615 20
Deposits,	11,335 29	Due from other banks,	26,222 38
Profits,	316 58	Bills of other banks,	608 00
Unpaid dividends,	1,366 00		
	<u>\$131,102 87</u>		<u>\$131,102 87</u>

Liability of President and Directors as principals, \$13,197.

Liability of President and Directors as sureties, \$16,900.

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

Liability of stockholders, \$4,463.

Number of stockholders, 117.

Greatest amount of stock owned by any stockholder, \$5,000.

Last dividend of four and one-half per cent. declared October 10, 1855.

Amount of paper discounted since the bank commenced business, July 3, 1854, \$489,040 90.

BANK OF CUMBERLAND—PORTLAND.

William Moulton, Asher 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,	327,285 68
Circulation,	135,297 00	Specie,	12,010 50
Deposits,	91,190 75	Due from other banks,	51,581 75
Profits,	31,403 26	Bills of other banks and	
Due to other banks,	1,875 82	checks,	57,141 65
		Real estate,	10,000 00
		Bank charges,	1,747 25
	<u>\$459,766 83</u>		<u>\$459,766 83</u>

Liability of President and Directors as principals, \$2,719 47.

Liability of President and Directors as sureties, \$7,086 18.

Greatest liability of any Director, \$8,445 65.

Liability of stockholders, \$3,150.

Number of stockholders, 167.

Greatest amount of stock owned by any stockholder, \$20,000.

Last semi-annual dividend of five per cent. declared April 2, 1855.

Amount of paper discounted the past year, \$1,094,620 06.

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,	172,517 67
Circulation,	77,188 00	Specie,	8,416 14
Deposits,	7,559 98	Due from other banks,	7,298 83
Profits,	1,551 86	Bills of other banks,	1,067 20
Dividends unpaid,	3,000 00		
	<u>\$189,299 84</u>		<u>\$189,299 84</u>

Liability of President and Directors as principals, \$7,615.

Liability of President and Directors as sureties, \$18,792.

Greatest liability of any Director, \$3,149.

Liability of stockholders, \$2,993.

Number of stockholders, 15.

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

Last semi-annual dividend three per cent. declared October 15, 1855.

Amount of paper discounted the past year, \$379,821.

BANK OF STATE OF MAINE—BANGOR.

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

Leonard March, *President*.

William S. Dennett, *Cashier*.

Capital stock,	250,000 00	Loan,	371,338 02
Circulation,	126,873 00	Specie,	4,741 00
Deposits,	35,613 99	Due from other banks,	55,134 62
Profits,	32,374 50	Bills of other banks and	
Dividends unpaid,	250 00	checks,	16,719 93
Due to other banks,	3,181 23	Bank charges,	59 15
	<u>\$443,292 72</u>		<u>\$448,292 72</u>

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

Liability of President and Directors as sureties, \$3,610 19.

Greatest liability of any Director, \$3,207 30.

Liability of stockholders, \$47,500.

Number of stockholders, 45.

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

Last semi-annual dividend of five per cent. declared Oct. 1, 1855.

Amount of paper discounted the past year, \$1,234,011 24.

BANK OF WINTHROP—WINTHROP.

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

C. M. Bailey, *President*.

David Stanley, *Cashier*.

Capital stock,	75,000 00	Loan,	151,885 99
Circulation,	85,199 00	Specie,	11,539 77
Deposits,	12,315 00	Due from other banks,	18,149 26
Profits,	9,775 02	Bills of other banks,	714 00
	<u>\$182,289 02</u>		<u>\$182,289 02</u>

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

Liability of President and Directors as sureties, \$4,700.

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

Liability of stockholders, \$1,000.

Number of stockholders, 71.

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

Semi-annual dividend of five per cent. declared April 2, 1855, upon the original capital stock of \$50,000, at which time there was added \$25,000 to the capital.

Amount of paper discounted the past year, \$375,119.

BATH BANK—BATH.

James F. Patten, Stephen Larrabee, G. A. Prebble, Freeman Clark, Rowland Fisher, H. W. Owen, and A. G. Paige, *Directors*.

Freeman Clark, *President*.

Edward C. Hyde, *Cashier*.

Capital stock,	25,550 00	Loan,	58,725 87
Circulation,	31,859 00	Specie,	9,799 98
Deposits,	31,268 47	Due from other banks,	16,393 90
		Bills of other banks and checks,	3,665 00
		Expense account,	92 72
	<u>\$88,677 47</u>		<u>\$88,677 47</u>

Liability of President and Directors as principals, \$3,615.

Liability of President and Directors as sureties, \$5,523.

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

Liability of stockholders, \$15,985.

Number of stockholders, 83.

Greatest amount of stock held by any stockholder, \$3,200.

Amount of paper discounted since the bank commenced business, July 12, 1855, \$99,810.

BELFAST BANK—BELFAST.

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

Thomas Marshall, *President*.

N. H. Bradbury, *Cashier*.

Capital stock,	100,000 00	Loan,	188,042 68
Circulation,	78,602 00	Specie,	10,068 55
Deposits,	29,355 49	Due from other banks,	7,349 05
Profits,	1,237 97	Bills of other banks and	
Due to other banks,	423 54	checks,	1,712 00
		Real estate,	2,446 72
	<hr/>		<hr/>
	\$209,619 00		\$209,619 00

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

Liability of President and Directors as sureties, \$8,492 57.

Greatest liability of any Director, \$8,492 57.

Liability of stockholders, \$12,864 18.

Number of stockholders, 120.

Greatest amount of stock held by any stockholder, \$5,800.

Last semi-annual dividend of four per cent. declared Oct. 1, 1855.

Amount of paper discounted during the past year, \$608,711 97.

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,	271,924 14
Circulation,	113,295 00	Specie,	20,864 63
Deposits,	37,104 22	Due from other banks,	21,158 83
Profits,	14,992 38	Bills of other banks and	
Unpaid dividends,	576 00	checks,	2,020 00
	<hr/>		<hr/>
	\$315,967 60		\$315,967 60

Liability of President and Directors as principals, \$1,980.

Liability of President and Directors as sureties, \$711 50.

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

Liability of stockholders, \$2,129 18.

Number of stockholders, 197.

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

Last semi-annual dividend of four per cent. declared April 1, '55.

Amount of paper discounted the past year. \$832,112.

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,	89,144 75
Circulation,	21,490 00	Specie,	4,565 33
Deposits,	19,233 23	Due from other banks,	13,785 93
Profits,	14,629 78	Bills of other banks,	5,757 00
		Real estate,	500 00
		Bank stock,	1,600 00
	<u>\$115,352 61</u>		<u>\$115,353 01</u>

Liability of President and Directors as principals, \$13,208.

Liability of President and Directors as sureties, \$10,051.

Greatest liability of any Director, \$4,878.

Liability of stockholders, \$5,745.

Number of stockholders, 66.

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

Semi-annual dividend of four per cent. declared April 2, 1855.

Amount of paper discounted the past year, \$244,777.

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,	75,000 00	Loan,	114,652 00
Circulation,	66,100 00	Specie,	7,675 26
Deposits,	9,659 09	Due from other banks,	23,718 46
Profits,	1,806 92	Bills of other banks and	
Dividends unpaid,	630 00	checks,	7,150 29 00
	<u>\$153,196 01</u>		<u>\$153,196 01</u>

Liability of President and Directors as principals, \$9,127 04.

Liability of President and Directors as sureties, \$8,327 60.

Greatest liability of any Director, \$5,221 50.

Liability of stockholders, \$14,411 61.

Number of stockholders, 101.

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

Last semi-annual dividend of five per cent. declared Oct. 1, 1855.

Amount of discounts for the past year, \$269,592 70.

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,	199,588 60
Circulation,	86,433 00	Specie,	18,857 45
Deposits,	10,870 32	Due from other banks,	1,307 33
Profits,	12,290 69	Bills of other banks,	2,305 00
Due to other banks,	16,819 80	Real estate,	4,355 43
	<hr/>		<hr/>
	\$226,413 81		\$226,413 81

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

Liability of President and Directors as sureties, \$10,617 18.

Greatest liability of any Director, \$10,000.

Liability of stockholders, \$14,593 45.

Number of stockholders, 112.

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

Semi-annual dividend of four per cent. declared July 14, 1855.

Amount of paper discounted the past year, \$728,244 79.

CANAL BANK—PORTLAND.

William W. Thomas, Charles E. Barrett, William Goodenow, William
Kimball, George F. Shepley, Nathaniel Warren, and Thomas Hammond,
Directors.

William W. Thomas, *President.*

J. B. Scott, *Cashier.*

Capital stock,	600,000 00	Loan,	*1,116,431 97
Circulation,	390,548 00	Specie,	34,824 09
Deposits,	203,463 22	Due from other banks,	72,462 71
Profits,	67,031 10	Bills of other banks and	
Due to other banks,	20,223 95	checks,	56,046 62
Bills payable,	2,708 99	Real estate,	500 00
		Bank charges,	2,081 21
		Stock,	1,628 66
	<hr/>		<hr/>
	\$1,283,975 26		\$1,283,975 26

Liability of President and Directors as principals, \$20,000.

Liability of President and Directors as sureties, \$20,352 85.

Greatest liability of any Director, \$21,569 82.

Liability of stockholders, \$1,200.

Number of stockholders, 377.

Greatest amount of stock held by any stockholder, \$20,800.

Last semi-annual dividend of four per cent. declared April 2, 1855.

Amount of paper discounted the past year, \$3,971,786 50.

* \$50 of the old Canal Loan, authorized by special act of the Legislature, is included in this sum.

CANTON BANK—CHINA.

Charles A. Russ, A. H. Abbott, Eli Jones, Abel Chadwick, Joseph Bowman, Francis Lyford, and Jonathan Clark, *Directors*.

Charles A. Russ, *President*.

L. Washburn, *Cashier*.

Capital stock,	25,425 00	Loan,	31,268 20
Circulation,	31,745 00	Specie,	7,945 58
Deposits,	600 12	Due from other banks,	16,595 70
Profits,	185 12	Bills of other banks and checks,	2,095 76
	<hr/>		<hr/>
	\$57,905 24		\$57,905 24

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

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

Liability of stockholders, \$3,750.

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

Amount of paper discounted since its commencement, \$31,668 20.

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,	534,100 00	Loan,	1,013,817 08
Circulation,	371,296 00	Specie,	62,259 36
Deposits,	301,786 09	Due from other banks,	117,858 21
Profits,	61,665 05	Bills of other banks and checks,	68,095 61
Due to other banks,	1,683 12	Real estate,	8,000 00
		Insurance stock,	500 00
	<hr/>		<hr/>
	\$1,270,530 26		\$1,270,530 26

Liability of President and Directors as principals, \$13,700.

Liability of President and Directors as sureties, \$46,025 69.

Greatest liability of any Director, \$11,200.

Liability of stockholders, \$13,920 29.

Number of stockholders, 370.

Greatest amount of stock held by any stockholder, \$24,000.

Last semi-annual dividend of four per cent. declared April 2, 1855.

Amount of paper discounted the past year, \$3,352,516 88.

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,	196,073 52
Circulation,	75,199 00	Specie,	6,515 70
Deposits,	39,014 47	Due from other banks,	38,716 47
Profits,	1,976 39	Bills of other banks,	3,017 00
Due to other banks,	3,132 83		
	<hr/>		<hr/>
	\$244,322 69		\$244,322 69

Liability of President and Directors as principals, \$5,078.

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

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

Liability of stockholders, \$24,541.

Number of stockholders, 128.

Greatest amount of stock held by any stockholder, \$10,800.

Last semi-annual dividend of four per cent. declared Sept. 27, 1855.

Amount of paper discounted the past year, \$867,091.

CITY BANK—BANGOR.

E. G. Rawson, Levi Bradley, Jr., Gorham L. Boynton, E. S. Coe, and William Cutler, *Directors*.

E. G. Rawson, *President*.

S. A. Gilman, *Cashier*.

Capital stock,	100,000 00	Loan,	180,661 36
Circulation,	74,787 00	Specie,	9,236 90
Deposits,	38,710 39	Due from other banks,	21,247 96
Profits,	7,054 04	Bills of other banks and	
Unpaid dividends,	2,277 00	checks,	4,682 21
		Bank stock,	7,000 00
	<hr/>		<hr/>
	\$222,828 43		\$222,828 43

Liability of President and Directors as principals, \$11,178 36.

Liability of President and Directors as sureties, \$15,968 71.

Greatest liability of any Director, \$6,140 35.

Liability of stockholders, \$23,741 86.

Number of stockholders, 38.

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

Last semi-annual dividend of three per cent. declared Oct. 13, 1855.

Amount of paper discounted the past year, \$420,093 15.

COBOSSEE-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,	159,373 96
Circulation,	54,017 00	Specie,	3,167 96
Deposits,	18,938 75	Due from other banks,	13,507 37
Profits,	4,266 54	Bills of other banks,	1,163 00
	<u>\$177,222 29</u>		<u>\$177,222 29</u>

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

Liability of President and Directors as sureties, \$1,800.

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

Liability of stockholders, \$14,284.

Number of stockholders, 50.

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

Last semi-annual dividend of five per cent. declared July 2, 1855.

Amount of paper discounted the past year, \$835,718.

COMMERCIAL BANK—BATH.

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

William Sewall, *President*.

D. N. Magoun, *Cashier*.

Capital stock,	100,000 00	Loan,	145,062 73
Circulation,	41,577 00	Specie,	3,681 07
Deposits,	30,813 46	Due from other banks,	24,371 95
Profits,	1,730 32	Bills of other banks and	
Due to other banks,	8,623 97	checks,	9,629 00
	<u>\$182,744 75</u>		<u>\$182,744 75</u>

Liability of President and Directors as principals, \$7,150.

Liability of President and Directors as sureties, \$7,677.

Greatest liability of any Director, \$5,612.

Liability of stockholders, \$8,823.

Number of stockholders, 52.

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

Last semi-annual dividend of four per cent. declared October 1, 1855.

Amount of paper discounted during the past year, \$463,058.

EASTERN BANK—BANGOR.

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

Amos M. Roberts, *President*.

William H. Mills, *Cashier*.

Capital stock,	200,000 00	Loan,	301,949 05
Circulation,	105,862 00	Specie,	7,409 39
Deposits,	25,568 29	Due from other banks,	12,870 72
Profits,	6,962 35	Bills of other banks and	
Unpaid dividends,	1,105 00	checks,	17,268 48
	<u>\$339,497 64</u>		<u>\$339,497 64</u>

Liability of President and Directors as principals, \$27,476 20.

Liability of President and Directors as sureties, \$34,440 75.

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

Liability of stockholders, \$4,600.

Number of stockholders, 61.

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

Last semi-annual dividend of five per cent. declared October 1, 1855.

Amount of paper discounted the past year, \$918,690 26.

ELLSWORTH BANK—ELLSWORTH.

Thomas Robinson, J. M. Hale, Charles J. Abbott, Richard Tinker, and
Erastus Redman, *Directors*.

Thomas Robinson, *President*.

J. H. Chamberlain, *Cashier*.

Capital stock,	125,000 00	Loan,	163,586 93
Circulation,	18,192 00	Specie,	7,118 56
Deposits,	5,039 96	Due from other banks,	3,000 00
Profits,	2,137 70	Bills of other banks,	881 00
Bills payable,	15,975 00	Bank stock,	4,900 00
Due to other banks,	13,141 83		
	<u>\$179,486 49</u>		<u>\$179,486 49</u>

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

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

Greatest liability of any Director, *nothing*.

Liability of stockholders, \$162,104 08.

Number of stockholders, 160.

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

Last semi-annual dividend of five per cent. declared July 1, 1854.

Amount of paper discounted the past year, \$26,977 64.

EXCHANGE BANK—BANGOR.

J. B. Foster, J. S. Wheelwright, T. W. Baldwin, A. H. Merrill, and J. S. Johnson, *Directors*.

J. S. Wheelwright, *President*.

Edwin Clark, *Cashier*.

Capital stock,	50,000 00	Loan,	67,766 77
Circulation,	23,956 00	Specie,	3,432 49
Deposits,	9,342 91	Due from other banks,	6,322 77
Profits,	347 08	Bills of other banks and	
Due to other banks,	211 43	checks,	12,173 89
Unpaid dividends,	1,728 00	Bank charges,	889 50
	<hr/>		<hr/>
	\$90,585 42		\$90,585 42

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

Liability of President and Directors as sureties, \$4,733 13.

Greatest liability of any Director, \$4,992 81.

Liability of stockholders, \$4,809 59.

Number of stockholders, 30.

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

Last semi annual dividend of three per cent. declared Oct. 11, 1855.

Amount of paper discounted the past year, \$173,635 10.

FARMER'S BANK—BANGOR.

James Dunning, Elisha Ayer, Joseph Baker, William Plaisted, Jr., and Solomon Parsons, *Directors*.

James Dunning, *President*.

W. H. Parsons, *Cashier*.

Capital stock,	100,000 00	Loan,	167,300 28
Circulation,	54,866 00	Specie,	4,371 29
Deposits,	32,527 88	Due from other banks,	7,756 35
Profits,	5,166 04	Bills of other banks and	
		checks,	8,732 00
		Real estate,	4,400 00
	<hr/>		<hr/>
	\$192,559 92		\$192,559 92

Liability of President and Directors as principals, \$10,301.

Liability of President and Directors as sureties, \$2,285.

Greatest liability of any Director, \$8,225.

Liability of stockholders, \$24,980 59.

Number of stockholders, 83.

Greatest amount of stock held by one stockholder, \$19,500.

Last semi-annual dividend of five per cent. declared Oct. 1, '55.

Amount of paper discounted the past year, \$628,996 91.

FREEMAN'S BANK—AUGUSTA.

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

Benjamin Davis, *President*.

Daniel Pike, *Cashier*.

Capital stock,	75,000 00	Loan,	135,629 35
Circulation,	65,200 00	Specie,	11,020 66
Deposits,	32,937 08	Due from other banks,	17,837 94
Profits,	8,405 59	Bills of other banks and checks,	16,480 00
		Real estate,	510 59
		Bank charges,	64 12
	<u>\$181,542 66</u>		<u>\$181,542 66</u>

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

Liability of President and Directors as sureties, \$2,100.

Greatest liability of any Director, \$1200.

Liability of stockholders, *nothing*.

Number of stockholders, 63.

Greatest amount owned by any stockholder, \$4,500.

Last semi-annual dividend of five per cent. declared July 2, '55.

Amount of paper discounted the past year, \$124,290 00.

FRONTIER BANK—EASTPORT.

Wm. M. Brooks, Aaron Hayden, George A. Peabody, Oliver J. Livermore, Robert Mowe, Jr., S. B. Hume, and W. P. Buckman, *Directors*.

Wm. M. Brooks, *President*.

E. J. Noyes, *Cashier*.

Capital stock,	75,000 00	Loan,	140,726 74
Circulation,	41,964 00	Specie,	8,985 00
Deposits,	29,734 84	Due from other banks,	25,240 19
Profits,	12,490 68	Bills of other banks and checks,	9,001 37
Due to other banks,	14,212 96	Bank charges,	23 18
Unpaid dividends,	579 00		
	<u>\$183,981 48</u>		<u>\$183,981 48</u>

Liability of President and Directors as principals, \$1,685.

Liability of President and Directors as sureties, \$9,223.

Greatest liability of any Director, \$4,363.

Liability of stockholders, \$6,626.

Number of stockholders, 75.

Greatest amount of stock owned by any stockholder, \$7,500.

Last semi-annual dividend of four per cent. declared September 5, 1855.

Amount of paper discounted the past year, \$503,692 99.

GARDINER BANK—GARDINER.

Wm. B. Grant, Wm. B. Tarbox, Frederic Allen, Wm. W. Bradstreet, and
Wm. S. Grant, *Directors*.

Wm. B. Grant, *President*.

J. F. Patterson, *Cashier*.

Capital stock,	100,000 00	Loan,	179,026 64
Circulation,	49,919 00	Specie,	2,588 31
Deposits,	43,881 57	Due from other banks,	20,663 26
Profits,	9,020 11	Bills of other banks and	
Due to other banks,	2,436 73	checks,	2,992 20
Unpaid dividends,	2,013 00	Real estate,	2,000 00
	<hr/>		<hr/>
	\$207,270 41		\$207,270 41

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

Liability of President and Directors as sureties, \$400.

Liability of stockholders, \$2,000.

Number of stockholders, 52.

Greatest amount of stock held by any stockholder, \$11,700.

Last semi-annual dividend of four per cent. declared September 1, 1855.

Amount of paper discounted the past year, \$572,281.

GEORGE'S BANK—THOMASTON.

Edward O'Brien, Samuel Watts, Joseph Gilchrist, Joseph Fish, Robert
Walsh, Isaac F. Chapman, and Edwin Smith, *Directors*.

Edward O'Brien, *President*.

Samuel E. Smith, *Cashier*.

Capital stock,	50,000 00	Loan,	88,035 35
Circulation,	48,715 00	Specie,	14,410 54
Deposits,	50,421 30	Due from other banks,	45,422 17
Profits,	742 95	Bills of other banks and	
Due to other banks,	1,511,65	checks,	586 45
Unpaid dividends,	1,880 00	Real estate,	4,750 00
		Bank charges,	66 39
	<hr/>		<hr/>
	\$153,270 90		\$153,270 90

Liability of President and Directors as principals, \$8,500.

Liability of President and Directors as sureties, \$1,985.

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

Liability of stockholders, \$7,375.

Number of stockholders, 121.

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

Last semi-annual dividend of four per cent. declared Oct. 1, '55.

Amount of paper discounted the past year, \$220,086 00.

GRANITE BANK—Augusta.

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

Wm. A. Brooks, *President*.

Silas Leonard, *Cashier*.

Capital stock,	75,000 00	Loan,	120,401 75
Circulation,	43,494 00	Specie,	12,840 17
Deposits,	8,027 47	Due from other banks,	100 00
Profits,	4,637 34	Bills of other banks,	2,163 00
Due to other banks,	4,334 86	Real estate,	300 00
Unpaid dividends,	311 25		
	<hr/>		<hr/>
	\$135,804 92		\$135,804 92

Liability of President and Directors as principals, \$4,325.

Liability of President and Directors as sureties, \$3,051.

Greatest liability of any Director, \$3,000

Liability of stockholders, \$4,860.

Number of stockholders, 88.

Greatest amount of stock held by any stockholder, \$6,600.

Last semi-annual dividend of five per cent. declared July 1, 1855.

Amount of paper discounted the past year, \$469,336 00.

GROCER'S BANK—Bangor.

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

Wm. H. Britton, *President*.

R. S. Morrison, *Cashier*.

Capital stock,	75,000 00	Loan,	127,125 27
Circulation,	58,589 00	Specie,	3,480 00
Deposits,	7,980 71	Due from other banks,	8,281 64
Profits,	4,650 73	Bills of other banks and checks,	5,587 45
		Expense account,	1,746 08
	<hr/>		<hr/>
	\$146,220 44		\$146,220 44

Liability of President and Directors as principals, \$4,187 50.

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

Greatest liability of any Director, \$3,560 10.

Liability of stockholders, \$5,117.

Number of stockholders, 26.

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

Last semi-annual dividend of five per cent. declared October 2, 1855.

Amount of paper discounted the past year, \$356,486 18.

HANCOCK BANK—ELLSWORTH.

George W. Brown, Nathaniel A. Joy, A. F. Drinkwater, Benjamin F. Ingalls, and Joseph Adams, *Directors*.

George W. Brown, *President*.

G. B. Hopkins, *Cashier*.

Capital stock,	50,000 00	Loan,	54,273 22
Circulation,	52,648 00	Specie,	8,938 31
Deposits,	14,770 75	Due from other banks,	46,864 52
Profits,	3,654 62	Bills of other banks and checks,	4,485 00
		Real estate,	2,000 00
		Bank charges,	4,512 32
	<u>\$121,073 37</u>		<u>\$121,073 37</u>

Liability of President and Directors as principals, \$3,335.

Liability of President and Directors as sureties, \$2,373.

Greatest liability of any Director, \$3,285.

Liability of stockholders, \$5,560.

Number of stockholders, 72.

Greatest amount of stock held by any stockholder, \$7,700.

Last semi-annual dividend of three per cent. declared July 1, 1855.

Amount of paper discounted the past year, \$214,680.

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,	186,372 53
Circulation,	70,667 00	Specie,	7,165 42
Deposits,	46,342 43	Due from other banks,	13,895 27
Profits,	2,326 05	Bills of other banks and checks,	1,650 06
Due to other banks,	747 80	Bank stock,	6,000 00
		Real estate,	5000 00
	<u>\$220,083 28</u>		<u>\$220,083 28</u>

Liability of President and Directors as principals, \$8,500.

Liability of President and Directors as sureties, \$19,163.

Greatest liability of any Director, \$13,512 40.

Liability of stockholders, *nothing*.

Number of stockholders, 9.

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

Last semi-annual dividend of five per cent., declared Sept. 22, 1855.

Amount of paper discounted the past year, \$707,880 04.

LEWISTON FALLS BANK—LEWISTON.

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

George L. Ward, *President*.

A. H. Small, *Cashier*.

Capital stock,	200,000 00	Loan,	358,271 88
Circulation,	154,356 00	Specie,	8,683 23
Deposits,	17,468 45	Due from other banks,	7,289 90
Profits,	9,024 21	Bills of other banks and	
Unpaid dividends,	350 00	checks,	5,228 65
		Real estate,	1,725 00
	<u>\$381,198 66</u>		<u>\$381,198 66</u>

Liability of President and Directors as principals, \$16,653.

Liability of President and Directors as sureties, \$9,872.

Greatest liability of any Director, \$7,500.

Liability of stockholders, \$7,141.

Number of stockholders, 131.

Greatest amount of stock held by any stockholder, \$14,000.

Last semi-annual dividend of five per cent. declared April 2, 1855.

Amount of paper discounted the past year, \$924,279 72.

LIME ROCK BANK—ROCKLAND

Knott Crockett, Iddo K. Kimball, H. G. Berry, John W. Hunt, John S. Coburn, John T. Berry, and W. E. Tolman, *Directors*.

Knott Crockett, *President*.

A. D. Nichols, *Cashier*.

Capital stock,	100,000 00	Loan,	171,000 15
Circulation,	64,337 00	Specie,	11,221 32
Deposits,	32,431 59	Due from other banks,	10,717 11
Profits,	307 85	Bills of other banks,	4,482 00
Dividends unpaid,	4,823 00	Real estate,	4,478 86
	<u>\$201,899 44</u>		<u>\$201,899 44</u>

Liability of President and Directors as principals, \$5,866.

Liability of President and Directors as sureties, \$7,200.

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

Liability of stockholders, \$20,143.

Number of stockholders, 146.

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

Last semi-annual dividend of four per cent. declared October 15, 1855.

Amount of paper discounted the past year, \$690,100.

LINCOLN BANK—BATH.

George F. Patten, Charles Davenport, Geo. W. Kendall, Levi W. Houghton, and Wm. Drummond, *Directors*.

George F. Patten, *President*.

John Shaw, *Cashier*.

Capital stock,	200,000 00	Loan,	214,778 71
Circulation,	69,342 00	Specie,	11,112 19
Deposits,	77,522 82	Due from other banks,	124,286 40
Profits,	7,112 68	Bills of other banks,	7,127 00
Due to other banks,	3,326 80		
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	\$357,304 30		\$357,304, 30

Liability of President and Directors as principals, \$1,270.

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

Greatest liability of any Director, \$1,770.

Liability of stockholders, \$32,482.

Number of stockholders, 117.

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

Last semi-annual dividend of four per cent. declared Oct. 1st, 1855.

Amount of paper discounted the past year, \$1,009,100.

LUMBERMAN'S BANK—OLDTOWN.

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

Wm. H. Smith, *President*.

E. B. Pierce, *Cashier*.

Capital stock,	50,000 00	Loan,	72,143 45
Circulation,	27,965 00	Specie,	4,308 73
Deposits,	15,844 22	Due from other banks,	8,804 52
Profits,	1,258 59	Bills of other banks and	
Unpaid dividends,	2,530 00	checks,	11,541 11
		Real estate,	800 00
	<hr/>		<hr/>
	\$97,597 81		\$97,597 81

Liability of President and Directors as principals, \$6,314 65.

Liability of President and Directors as sureties, \$454 61.

Greatest liability of any Director, \$4,981 22.

Liability of stockholders, \$10,441 24.

Number of stockholders, 21.

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

Last semi-annual dividend of five per cent. declared Oct. 13, 1855.

Amount of paper discounted the past year, \$186,048 62.

MANUFACTURER'S BANK—SACO.

Tristram Jordan, Jr., Daniel Smith, Jr., Amasa Chase, Nathaniel M. Towle, David Fernald, Abram Cutter, and Philip Eastman, *Directors*.

Tristram Jordan, Jr., *President*.

Tristram Scammon, *Cashier*.

Capital stock,	100,000 00	Loan,	165,041 01
Circulation,	71,518 00	Specie,	9,185 03
Deposits,	26,660 59	Due from other banks,	25,968 03
Profits,	9,049 98	Bills of other banks and	
Unpaid dividends,	180 00	checks,	3,289 50
		Real estate,	3,925 00
	<u>\$207,408 57</u>		<u>\$207,408 57</u>

Liability of President and Directors as principals, \$4,915 67.

Liability of President and Directors as sureties, \$2,597 20.

Greatest liability of any Director, \$2,200.

Liability of stockholders, \$4,849 57.

Number of stockholders, 132.

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

Last semi-annual dividend of four per cent. declared April 2, 1855.

Amount of paper discounted the past year, \$535,856 64.

MANUFACTURER'S AND TRADER'S BANK—PORTLAND.

Rufus Horton, Joshua Richardson, Neal Dow, Eleazer McKenney, and A. K. Shurtleff, *Directors*.

Rufus Horton, *President*.

Edward Gould, *Cashier*.

Capital stock,	150,000 00	Loan,	305,178 09
Circulation,	88,493 00	Specie,	18,281 59
Deposits,	89,388 46	Due from other banks,	17,637 42
Profits,	14,825 43	Bills of other banks,	3,415 00
Due to other banks,	2,634 20	Bank charges,	828 99
	<u>\$345,341 09</u>		<u>\$345,341 09</u>

Liability of President and Directors as principals, \$7,745.

Liability of President and Directors as sureties, \$6,400.

Greatest liability of any Director, \$9,400.

Liability of stockholders, \$350.

Number of stockholders, 167.

Greatest amount of stock held by any stockholder, \$10,400.

Last semi-annual dividend of four per cent. declared April 2, 1855.

Amount of paper discounted the past year, \$1,039,085.

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,	84,310 89
Circulation,	32,811 00	Specie,	9,597 10
Deposits,	41,317 73	Due from other banks,	25,840 18
Profits,	3,795 05	Bills of other banks,	4,772 00
Due to other banks, <i>nothing</i> .		Real estate,	3,403 61
Unpaid dividends, <i>nothing</i> .		Bank charges, <i>nothing</i> .	
	<u>\$127,923 78</u>		<u>\$127,923 78</u>

Liability of President and Directors as principals, \$8,150.

Liability of President and Directors as sureties, \$3,360.

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

Liability of stockholders, \$6,913.

Number of stockholders, 96.

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

Last semi-annual dividend of four per cent. declared Oct. 9, 1855.

Amount of paper discounted the past year, \$211,296.

MARINE BANK--DAMARISCOTTA.

Benjamin D. Metcalf, Daniel Day, Abner Stetson, Edwin Flye, James G. Huston, E. Nelson Shaw, and Alden Flye, *Directors*.

Benjamin D. Metcalf, *President*.

B. F. Shaw, *Cashier*.

Capital stock,	50,000 00	Loan,	80,905 17
Circulation,	41,366 00	Specie,	6,792 27
Deposits,	7,859 43	Due from other banks,	12,168 85
Profits,	1,725 86	Bills of other banks,	1,300 00
Dividends unpaid,	215 00		
	<u>\$101,166 29</u>		<u>\$101,166 29</u>

Liability of President and Directors as principals, \$3,434.

Liability of President and Directors as sureties, \$10,571.

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

Liability of stockholders, \$8,916.

Number of stockholders, 67.

Greatest amount of stock held by any stockholder, \$4,700.

Last semi-annual dividend of five per cent. declared June 1, 1855.

Amount of paper discounted the past year, \$346,600.

MARATIME BANK—BANGOR.

Isaac Farrar, Ichabod D. Bartlett, Nathaniel Bryant, N. A. Hubbard, and Nathan Pendleton, *Directors*.

Isaac Farrar, *President*.

Geo. R. Smith, *Cashier*.

Capital stock,	75,000 00	Loan,	50,197 01
Circulation,	5,921 00	Specie,	3,970 23
Deposits,	4,428 06	Due from other banks,	19,253 88
Profits,	4,029 53	Bills of other banks, and checks,	10,966 47
		Bank stock,	5,000 00
	<hr/>		<hr/>
	\$89,388 59		\$89,388 59

Liability of President and Directors as principals, \$2,000.

Liability of President and Directors as sureties, \$1,611.

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

Liability of stockholders, *nothing*.

Number of stockholders, 23.

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

Last semi-annual dividend of three per cent. declared April 7, 1855.

Amount of paper discounted the past year, \$164,722 34.

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,	100,000 00	Loan,	176,592 53
Circulation,	70,507 00	Specie,	8,798 64
Deposits,	35,156 99	Due from other banks,	10,499 33
Profits,	2,021 04	Bills of other banks and checks,	10,281 53
Unpaid dividends,	487 00	Bank stock,	2,000 00
	<hr/>		<hr/>
	\$208,172 03		\$208,172 03

Liability of President and Directors as principals, \$8,440 02.

Liability of President and Directors as sureties, \$8,835 32.

Greatest liability of any Director, \$8,900.

Liability of stockholders, \$9,156 46.

Number of stockholders, 52.

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

Last semi-annual dividend of five per cent. declared Oct. 1, 1855.

Amount of paper discounted during the past year, \$587,867.

MEDOMAK BANK—WALDOBORO'.

George D. Smouse, Henry Kennedy, John H. Kennedy, James Schwartz,
2d, and Alfred Storer, *Directors*.

_____, *President*.

George Allen, *Cashier*.

Capital stock,	59,000 00	Loan,	84,535 41
Circulation,	59,600 00	Specie,	16,937 86
Deposits,	24,988 92	Due from other banks,	13,008 96
Profits,	4,739 30	Bills of other banks and	
Unpaid dividends,	686,00	checks,	5,531 99
	<u>\$120,014 22</u>		<u>\$120,014 22</u>

Liability of President and Directors as principals, *nothing*

Liability of President and Directors as sureties, \$250.

Greatest liability of any Director, \$150.

Liability of stockholders, \$1,278.

Number of stockholders, 98.

Greatest amount of stock held by any stockholder, \$2,300.

Last semi-annual dividend of three per cent. declared Sept. 4, 1855.

Amount of paper discounted the past year, \$263,881.

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,	90,506 74
Circulation,	44,430 00	Specie,	6,538 66
Deposits,	20,175 60	Due from other banks,	10,971 40
Profits,	6,557 45	Bills of other banks and	
		checks,	7,745 00
		Real estate,	5,000 00
		Bridge stock,	150 00
		Expense account,	251 25
	<u>\$121,163 05</u>		<u>\$121,163 05</u>

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

Liability of President and Directors as sureties, \$1,020 25.

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

Liability of stockholders, \$4,367 90.

Number of stockholders, 11.

Greatest amount of stock owned by any stockholder, \$10,000

Last semi-annual dividend of five per cent. declared Oct. 2, 1855.

Amount of paper discounted the past year, \$200,301 30.

MERCHANT'S BANK—PORTLAND.

Wm. Woodbury, Charles Kimball, Philip Greely, Samuel Hanson, Joshua F. Weeks, Harrison Brazier, and Samuel Chase, *Directors*.

William Woodbury, *President*.

Charles Oxnard, *Cashier*.

Capital stock,	225,000 00	Loan,	381,822 45
Circulation,	129,419 00	Specie,	28,561 96
Deposits,	114,232 32	Due from other banks,	56,638 21
Profits,	29,540 35	Bills of other banks and	
Due to other banks,	11,577 26	checks,	41,100 97
		Real estate,	
		Stocks,	633 50
		Bank charges,	1011 84
	<hr/>		<hr/>
	\$509,768 93		\$509,768 93

Liability of President and Directors as principals, \$4,567 17.

Liability of President and Directors as sureties, \$6,696 90.

Greatest liability of any Director, \$3,300.

Liability of stockholders, \$7,693 56.

Number of stockholders, 152.

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

Last semi-annual dividend of four per cent. declared April 1, 1855.

Amount of paper discounted the past year, \$1,116,614 42.

MERCHANT'S BANK—BANGOR.

Wiggin 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,	172,600 24
Circulation,	67,989 00	Specie,	5,701 35
Deposits,	49,896 28	Due from other banks,	35,332 77
Profits,	6,903 98	Bills of other banks and	
Unpaid dividends,	1,200 00	checks,	12,347 15
		Bank charges,	7 75
	<hr/>		<hr/>
	\$225,989 26		\$225,989 26

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

Liability of President and Directors as sureties, \$4,175 89.

Greatest liability of any Director, \$2,175 89.

Liability of stockholders, \$243 62.

Number of stockholders, 62.

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

Last semi-annual dividend of five per cent. declared October 8, 1855.

Amount of paper discounted the past year, \$562,654 62.

MOUSAM RIVER BANK—SANFORD.

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

Nathan D. Appleton, *President*.

William C. Starbuck, *Cashier*.

Capital stock,	50,000 00	Loan,	68,076 75
Circulation,	35,111 00	Specie,	3,628 66
Deposits,	1,918 79	Due from other banks,	14,564 83
Profits,	402 22	Bills of other banks and	
Unpaid dividends,	2,792 54	checks,	2,360 75
		Expense account,	1,593 56
	<u>\$90,224 55</u>		<u>\$90,224 55</u>

Liability of President and Directors as principals, \$3,317.

Liability of President and Directors as sureties, \$9,004.

Greatest liability of any Director, \$2,881.

Liability of stockholders, \$19,753.

Number of stockholders, 51.

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

Last semi-annual dividend of three and a half per cent. declared September 15, 1855.

Amount of paper discounted the past year, \$217,585.

NEWCASTLE BANK—NEWCASTLE.

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

Joseph Haines, *President*.

David W. Chapman, *Cashier*.

Capital stock,	41,900 00	Loan,	62,813 25
Circulation,	26,018 00	Specie,	5,578 43
Deposits,	7,827 30	Due from other banks,	6,815 82
Profits,	1,442 02	Bills of other banks and	
Unpaid dividends,	28 50	checks,	217 50
		Bank charges,	1,790 82
	<u>\$77,215 82</u>		<u>\$77,215 82</u>

Liability of President and Directors as principals, \$16,055.

Liability of President and Directors as sureties, \$12,910.

Greatest liability of any Director, \$4,900.

Liability of stockholders, \$5,965.

Number of stockholders, 86.

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

Last semi-annual dividend of three per cent. declared May 1, 1855.

Amount of paper discounted the past year, \$173,023.

NORTH BANK—ROCKLAND.

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

John Bird, *President.*

S. N. Hatch, *Cashier.*

Capital stock,	50,000 00	Loan,	79,442 20
Circulation,	42,085 00	Specie,	5,578 95
Deposits,	9,412 27	Due from other banks,	11,708 25
Profits,	52 25	Bills of other banks and	
Unpaid dividends,	1,434 00	checks,	239 00
		Real estate,	6,015 12
	<u>\$102,983 52</u>		<u>\$102,983 52</u>

Liability of President and Directors as principals, \$8,787.

Liability of President and Directors as sureties, \$1,871.

Greatest liability of any Director, \$3,600.

Liability of stockholders, \$20,567.

Number of stockholders, 123.

Greatest amount of stock held by any stockholder, \$2,500.

Last semi-annual dividend of four per cent. declared October, 1855.

Amount of paper discounted the past year, \$374,360 96.

NORTHERN BANK—HALLOWELL.

Jesse Aikin, Williams Emmons, John Gardiner, Franklin Glazier, Andrew
Masters, John P. Flagg, and Alden Sampson, *Directors.*

John Gardiner, *President.*

I. Nutter, *Cashier.*

Capital stock,	100,000 00	Loan,	147,828 89
Circulation,	46,727 00	Specie,	1,202 80
Deposits,	25,197 14	Due from other banks,	21,591 87
Profits,	533 65	Bills of other banks and	
Unpaid dividends,	737 50	checks,	3,549 00
Due to other banks,	1,171 27	Real estate,	200 00
	<u>\$174,372 56</u>		<u>\$174,372 56</u>

Liability of President and Directors as principals, \$2,800.

Liability of President and Directors as sureties, \$24,965.

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

Liability of stockholders, *nothing.*

Number of stockholders, 86.

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

Last semi-annual dividend of five per cent. declared Sept. 3, 1855.

Amount of paper discounted the past year, \$370,758.

*OAKLAND BANK—GARDINER.

Noah Woods, Joshua Gray, Robert Thompson, Charles A. White, and William Sargent, *Directors*.

Noah Woods, *President*.

S. Bowman, *Cashier*.

Capital stock,	29,025 00	Loan,	61,576 23
Circulation,	33,599 00	Specie,	6,060 79
Deposits,	15,705 90	Due from other banks,	7,770 70
Profits,	447 57	Bills of other banks and checks,	3,369 75
	<hr/>		<hr/>
	\$78,777 47		\$178,777 47

Liability of President and Directors as principals, \$3,132.

Liability of President and Directors as sureties, \$8,850.

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

Liability of stockholders, \$23,703.

Number of stockholders, 60.

Greatest amount of stock held by any stockholder, \$2,900.

Last semi-annual dividend of per cent. declared

Amount of paper discounted the past year, \$84,000.

OCEAN BANK—KENNEBUNK.

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

Joseph Titcomb, *President*.

Christopher Littlefield, *Cashier*.

Capital stock,	100,000 00	Loan,	163,196 97
Circulation,	65,731 00	Specie,	7,017 91
Deposits,	28,474 90	Due from other banks,	24,710 65
Profits,	4,061 32	Bills of other banks and checks,	2,457 00
		Bank charges,	884 69
	<hr/>		<hr/>
	\$198,267 22		\$198,267 22

Liability of President and Directors as principals, \$1,600.

Liability of President and Directors as sureties, \$1,400.

Greatest liability of any Director, —

Liability of stockholders, \$43,065.

Number of stockholders, 60.

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

Last semi-annual dividend of six per cent. declared March 26, 1855.

Amount of paper discounted the past year, \$523,979 50.

*This bank went into operation July 9, 1855.

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,	65,985 17
Circulation,	37,815 00	Specie,	4,456 15
Deposits,	6,974 57	Due from other banks,	22,922 34
Profits,	353 02	Bills of other banks and	
Dividends unpaid,	1,440 00	checks,	3,218 93
	<hr/>		<hr/>
	\$96,582 59		\$96,582 59

Liability of President and Directors as principals, \$4,959 28.

Liability of President and Directors as sureties, \$14,882 80.

Greatest liability of any Director, \$7,928.

Liability of stockholders, \$9,129 29.

Number of stockholders, 34.

Greatest amount of stock held by any stockholder, \$6,800.

Last semi-annual dividend of five per cent. declared Oct. 9, 1855.

Amount of paper discounted the past year, \$257,275 88.

RICHMOND BANK—RICHMOND.

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

William Patten, *President*.

F. R. Theobald, *Cashier*.

Capital stock,	75,000 00	Loan,	113,515 84
Circulation,	40,203 00	Specie,	7,674 54
Deposits,	17,991 75	Due from other banks,	14,010 72
Profits,	170 05	Bills of other banks and	
Due to other banks,	20 30	checks,	1,559 00
Unpaid dividends,	3,375 00		
	<hr/>		<hr/>
	\$136,760 10		\$136,760 10

Liability of President and Directors as principals, \$9,621.

Liability of President and Directors as sureties, \$18,508.

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

Liability of stockholders, \$4,556.

Number of stockholders, 87.

Greatest amount of stock held by any stockholder, \$7,000.

Last semi-annual dividend of four and a half per cent. declared Oct. 1st, 1855.

Amount of paper discounted the past year, \$248,933.

ROCKLAND BANK—ROCKLAND.

A. H. Kimball, Wm. McLoon, Francis Cobb, Jonathan White, Nathan A. Farwell, Timothy Williams, and Thos. Colson, *Directors*.

A. H. Kimball, *President*.

Wm. H. Titcomb, *Cashier*.

Capital stock,	150,000 00	Loan,	255,267 95
Circulation,	108,245 00	Specie,	14,139 98
Deposits,	22,929 84	Due from other banks,	9,312 59
Profits,	6,135 25	Bills of other banks and	
Unpaid dividends,	175 50	checks,	4,293 00
Suspense account,	27 93	Real estate,	4,500 00
	<hr/>		<hr/>
	\$287,513 12		\$287,513 52

Liability of President and Directors as principals, \$11,980 07.

Liability of President and Directors as sureties, \$17,815 56.

Greatest liability of any Director, \$6,777 07.

Liability of stockholders, \$4,250.

Number of stockholders, 166.

Greatest amount of stock held by any stockholder, \$8,100.

Last semi-annual dividend of four per cent. declared April 12, 1855.

Amount of paper discounted the past year, \$973,727 38.

SAGADAHOC BANK—BATH.

Thomas D. Robinson, L. Blackner, William M. Reed, William V. Moses, W. Purington, John Smith, and Moses Riggs, *Directors*.

Thomas D. Robinson, *President*.

D. F. Baker, *Cashier*.

Capital stock,	100,000 00	Loan,	180,684 99
Circulation,	70,496 00	Specie,	15,709 54
Deposits,	71,456 69	Due from other banks,	57,227 44
Profits,	13,619 24	Bills of other banks and	
Due to other banks,	2,266 71	checks,	3,569 67
Unpaid dividends,	553 00	Real estate,	1,200 00
	<hr/>		<hr/>
	\$258,391 64		\$258,391 64

Liability of President and Directors as principals, \$6,659.

Liability of President and Directors as sureties, \$875.

Greatest liability of any Director, \$6,525.

Liability of stockholders, \$8,637.

Number of stockholders, 83.

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

Last semi-annual dividend of four per cent. declared April 1, 1855.

Amount of paper discounted the past year, \$705,150.

SANDY RIVER BANK—FARMINGTON.

Samuel Belcher, Theodore Marston, Leander Boardman, J. S. Millikin, P. W. Willis, J. A. Linscott, and John Trask, *Directors*.

Samuel Belcher, *President*.

Thomas Jones, *Cashier*.

Capital stock,	50,000 00	Loan,	80,317 44
Circulation,	75,728 00	Specie,	15,455 36
Deposits,	19,984 49	Due from other banks,	52,200 86
Profits,	2,261 17		
	<hr/>		<hr/>
	\$147,973 66		\$147,973 66

Liability of President and Directors as principals, \$2,800.

Liability of President and Directors as sureties, \$5,200.

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

Liability of stockholders, \$6,000.

Number of stockholders, 93.

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

Last semi-annual dividend of four per cent. declared April 14, 1855.

Amount of paper discounted the past year, \$294,750.

SEARSPORT BANK—SEARSPORT.

Jeremiah Merithew, William McGilvery, N. G. Hichborn, Isaac Carver, Amos H. Ellis, Samuel Curtis, and Cyrus True, *Directors*.

Jeremiah Merithew, *President*.

Charles Gordon, *Cashier*.

Capital stock,	50,000 00	Loan,	100,099 44
Circulation,	59,397 00	Specie,	4,100 49
Deposits,	10,621 19	Due from other banks,	16,100 15
Profits,	755 89	Bills of other banks and	
Unpaid dividends,	755 00	checks,	1,229 00
	<hr/>		<hr/>
	\$121,529 08		\$121,529 08

Liability of President and Directors as principals, \$23,781.

Liability of President and Directors as sureties, \$8,931.

Greatest liability of any Director, \$20,289.

Liability of stockholders, \$18,003.

Number of stockholders, 47.

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

Last semi-annual dividend of five per cent. declared Oct. 2, 1855.

Amount of paper discounted the past year, \$261,102 13.

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,	144,159 55
Circulation,	46,994 00	Specie,	2,696 48
Deposits,	7,389 56	Due from other banks,	11,086 00
Profits,	7,612 21	Bills of other banks and	
Unpaid dividends,	189,00	checks,	2,906 12
		Real estate,	1,336 62
	<u>\$162,184 77</u>		<u>\$162,184 77</u>

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

Liability of President and Directors as sureties, \$3,550.

Greatest liability of any Director, \$2,100.

Liability of stockholders, \$5,865.

Number of stockholders, 84.

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

Last semi-annual dividend of three and one-half per cent. declared April 2,
1855.

Amount of paper discounted the past year, \$362,765 49.

SOMERSET BANK—SKOWHEGAN.

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

William Rowell, *President*.

Reuben Kidder, *Cashier*.

Capital stock,	50,000 00	Loan,	99,886 80
Circulation,	51,800 00	Specie,	10,824 90
Deposits,	9,253 14	Due from other banks,	2,000 00
Profits,	3,466 95	Bills of other banks, and	
Due to other banks,	3,254 11	checks,	2,000 00
Unpaid dividends,	37 50	Bank charges,	3,100 00
	<u>\$117,811 70</u>		<u>\$117,811 70</u>

Liability of President and Directors as principals, \$3,200.

Liability of President and Directors as sureties, \$23,125.

Greatest liability of any Director, \$2,800.

Liability of stockholders, \$1,550.

Number of stockholders, 59.

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

Semi-annual dividend of per cent. declared.

Amount of paper discounted the past year, \$309,402.

SKOWHEGAN BANK—BLOOMFIELD.

Abner Coburn, Ebenezer H. Neal, Joseph Philbrick, James P. Dascomb, B. F. Dodge, and Levi Emery, Jr., *Directors*.

Abner Coburn, *President*.

William Philbrick, *Cashier*.

Capital stock,	75,000 00	Loan,	132,256 15
Circulation,	54,514 00	Specie,	6,059 13
Deposits,	5,298 27	Due from other banks,	3,000 00
Profits,	6,439 46	Bills of other banks,	519 00
Due to other banks,	1,412 55	Real estate,	1,075 00
Unpaid dividends,	245 00		
	<hr/>		<hr/>
	\$142,909 28		\$142,909 28

Liability of President and Directors as principals, \$4,915.

Liability of President and Directors as sureties, \$45,934.

Greatest liability of any Director, \$40,000.

Liability of stockholders, *nothing*.

Number of stockholders, 94.

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

Last semi-annual dividend of five per cent. declared April 2, 1855.

Amount of paper discounted the past year, \$322,340 37.

STATE BANK—AUGUSTA.

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

George W. Stanley, *President*.

William R. Smith, *Cashier*.

Capital stock,	99,800 00	Loan,	150,777 53
Circulation,	79,907 00	Specie,	10,823 75
Deposits,	16,596 93	Due from other banks,	37,312 09
Profits,	7,665 58	Bills of other banks,	6,424 00
Due to other banks,	1,367 86		
	<hr/>		<hr/>
	\$205,337 37		\$205,337 37

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

Liability of President and Directors as sureties, \$3,008.

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

Liability of stockholders, \$2,200.

Number of stockholders, 78.

Greatest amount of stock held by any stockholder, \$13,400.

Last semi-annual dividend of five per cent. declared July 1, 1855.

Amount of paper discounted the past year, \$574,183.

THE PEOPLE'S BANK—WATERVILLE.

Paul L. Chandler, J. R. Philbrick, Homer Percival, Luke Brown, 2d, William Connor, I. T. Champlain, and T. H. Herrick, *Directors*.

Paul L. Chandler, *President*.

J. Percival, *Cashier*.

Capital stock,	28,300 00	Loan,	23,441 53
Circulation,	21,600 00	Specie,	4,228 52
Deposits,	4,469 00	Due from other banks,	26,218 93
Profits,	269 98	Expenses for fixtures,	750 00
	<hr/>		<hr/>
	\$54,638 98		\$54,638 98

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

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

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

Liability of stockholders, \$6,000.

Number of stockholders, 105.

Greatest amount of stock held by any stockholder, —

Last semi-annual dividend of per cent. declared —

Amount of paper discounted since this bank commenced business, September 3, 1855, \$2,341 53.

TICONIC BANK—WATERVILLE.

Timothy Boutelle, J. Morrill, Jos. Eaton, Samuel Appleton, and Elah Esty, *Directors*.

Timothy Boutelle, *President*.

E. G. Hoag, *Cashier*.

Capital stock,	100,000 00	Loan,	201,140 34
Circulation,	83,900 00	Specie,	12,230 82
Deposits,	35,523 90	Due from other banks,	9,796 78
Profits,	6,443 04	Bills of other banks,	2,400 00
Dividends unpaid,	1,301 00	Real estate,	1,600 00
	<hr/>		<hr/>
	\$227,167 94		\$227,167 94

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

Liability of President and Directors as sureties, \$2,800.

Greatest liability of any Director, \$1,800.

Liability of stockholders, \$300.

Number of stockholders, 101.

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

Last semi-annual dividend of five per cent. declared April 2, 1855.

Amount of paper discounted the past year, \$634,150.

THOMASTON BANK—THOMASTON.

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

William Singer, *President*.

J. D. Barnard, *Cashier*.

Capital Stock,	50,000 00	Loan,	86,799 30
Circulation,	55,533 00	Specie,	17,082 11
Deposits,	53,510 79	Due from other banks,	53,706 82
Profits,	566 99	Bills of other banks and	
Due to other banks,	446 85	checks,	1,877 40
Unpaid dividends,	2,393 00	Real estate,	3,075 00
	<hr/>		<hr/>
	\$162,540 63		\$162,540 63

Liability of President and Directors as principals, \$650.

Liability of President and Directors as sureties, \$4,829.

Greatest liability of any Director, \$3,523.

Liability of stockholders, *nothing*.

Number of stockholders, 76.

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

Last semi-annual dividend of four per cent. declared Oct. 1, 1855.

Amount of paper discounted the past year, \$129,757 84.

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,	151,160 41
Circulation,	53,351 00	Specie,	3,641 05
Deposits,	31,565 00	Due from other banks,	23,023 32
Profits,	4,572 96	Bills of other banks and	
		checks,	9,129 58
		Bank charges,	2,534 60
	<hr/>		<hr/>
	\$189,488 96		\$189,488 96

Liability of President and Directors as principals, \$8,192 15.

Liability of President and Directors as sureties, \$7,356 09.

Greatest liability of any Director, \$6,705 15.

Liability of stockholders, \$5,187 95.

Number of stockholders, 49.

Greatest amount of stock held by any stockholder, \$15,900.

Last semi-annual dividend of three per cent. declared May 4, 1855.

Amount of paper discounted the past year, \$351,261 77.

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 00	Loan,	122,949 01
Circulation,	63,168 00	Specie,	23,507 59
Deposits,	24,446 91	Due from other banks,	22,048 65
Profits,	5,811 26	Bills of other banks,	<u> </u>
Due to other banks,	79 08		
	<u> </u>		
	\$168,505 25		\$168,505 25

Liability of President and Directors as principals, \$13,138.

Liability of President and Directors as sureties, \$11,858.

Greatest liability of any Director, \$6,600.

Liability of stockholders, \$3,127.

Number of stockholders, 91.

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

Last semi-annual dividend of four per cent. declared July 1, 1855.

Amount of paper discounted the past year, \$415,416.

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,	339,104 19
Circulation,	93,755 00	Specie,	12,587 49
Deposits,	68,632 63	Due from other banks,	15,068 48
Profits,	21,476 71	Bills of other banks and	
Due to other banks,	1,621 60	checks,	12,174 85
Suspense account,	3,449 40	Real estate,	10,000 00
	<u> </u>	Bank charges,	33
	\$388,935 34		<u> </u>
			\$388,935 34

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

Liability of President and Directors as sureties, \$8,198 71.

Greatest liability of any Director, \$4,718 50.

Liability of stockholders, *nothing*.

Number of stockholders, 10.

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

Last semi-annual dividend of five per cent. declared October 10, 1855.

Amount of paper discounted the past year, \$1,189,038 89.

WALDOBORO' BANK—WALDOBORO'.

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

Isaac Reed, *President*.

B. B. Haskell, *Cashier*.

Capital stock,	50,000 00	Loan,	75,483 38
Circulation,	39,306 00	Specie,	13,061 99
Deposits,	18,551 20	Due from other banks,	19,995 44
Profits,	3,783 61	Bills of other banks,	3,100 00
	<hr/>		<hr/>
	\$111,640 81		\$111,640 81

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

Liability of President and Directors as sureties, \$550.

Greatest liability of any Director, \$500.

Liability of stockholders, \$14,815.

Number of stockholders, 136.

Greatest amount of stock held by any stockholder, \$1,800.

Last semi-annual dividend of three per cent. declared July 9, 1855.

Amount of paper discounted during the past year, \$212,882.

WATERVILLE BANK—WATERVILLE.

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

Samuel P. Shaw, *President*.

A. Perkins, *Cashier*.

Capital stock,	100,000 00	Loan,	193,326 42
Circulation,	97,056 00	Specie,	17,015 55
Deposits,	19,743 31	Due from other banks,	8,676 87
Profits,	6,296 53	Bills of other banks,	4,162 00
Unpaid dividends,	85 00		
	<hr/>		<hr/>
	\$223,180 84		\$223,180 84

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

Liability of President and Directors as sureties, \$24,687.

Greatest liability of any Director, \$12,650.

Liability of stockholders, \$10,600.

Number of stockholders, 94.

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

Last semi-annual dividend of five per cent., declared April 2, 1855.

Amount of paper discounted the past year, \$685,333.

YORK BANK—Saco.

Daniel Cleaves, John W. Fairfield, James M. Deering, Humphrey Pike, and William Perkins, *Directors*.

Daniel Cleaves, *President*.

John C. Bradbury, *Cashier*.

Capital stock,	100,000 00	Loan,	189,160 81
Circulation,	84,672 00	Specie,	11,113 61
Deposits,	40,329 01	Due from other banks,	31,030 76
Profits,	12,766 99	Bills of other banks and	
Unpaid dividends,	36 00	checks,	2,663 82
		Real estate,	3,835 00
	<u>\$237,804 00</u>		<u>\$237,804 00</u>

Liability of President and Directors as principals, \$6,947.

Liability of President and Directors as sureties, \$117 75.

Greatest liability of any Director, \$4,619.

Liability of stockholders, \$10,450.

Number of stockholders, 92.

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

Last semi-annual dividend of four per cent. declared April 2, 1855.

Amount of paper discounted the past year, \$573,108 77.

RECAPITULATION.

Capital stock,	.	.	.	.	.	\$7,569,155 00
Circulation,	.	.	.	.	.	5,169,829 00
Deposits,	.	.	.	.	.	2,464,941 58
Profits,	.	.	.	.	.	617,484 11
Dividends unpaid,	.	.	.	.	.	39,078 50
Due to other banks,	.	.	.	.	.	108,170 33
Bills payable,	.	.	.	.	.	28,093 50
Loan,	.	.	.	.	.	12,861,042 00
Specie,	.	.	.	.	.	768,666 84
Due from other banks,	.	.	.	.	.	1,799,003 78
Bills of other banks and checks,	.	.	.	.	.	571,808 08
Bank charges,	.	.	.	.	.	22,931 50
Real estate,	.	.	.	.	.	106,228 56
Bank, insurance and bridge stocks,	.	.	.	.	.	21,550 00
Total amount of paper discounted the past year,	.	.	.	.	.	41,629,906 19

SAVINGS BANKS.

In compliance with the law passed by the last Legislature, the Commissioners have visited and examined the several Savings Institutions in the State, and herewith report the results of their investigations.

There are established in the State eleven institutions of that character, having an aggregate of deposits amounting to \$867,027 89. The oldest of these was incorporated in the year 1827, another in 1834, one in 1848, and the remainder between the years 1850 and 1854. They are in a prosperous condition, and the large accumulation of deposits in them is an evidence of the favor with which they are regarded by the public.

The intention of a savings bank is to furnish a safe and profitable investment of the small surplus earnings of the laboring classes.

This original design, which precludes the idea of risk on the part of the managers, would seem especially to forbid investments in fancy or fluctuating stocks, and to demand securities of the most substantial character, where the most perfect safety is afforded. If this view is correct, we must regard extensive investments in railroad stocks, as of doubtful expediency, and would recommend an early transfer of such investments, where they have been already made. We have been gratified to find, that in many instances, the money has been loaned upon city or county securities. Such, are among the most desirable, and next to the public funds of the United States, or of our own State, may be regarded as the safest and best.

To insure a proper sense of responsibility on the part of officers, and to give confidence to depositors, of the safety of their funds, it

is necessary among other things, that the bond of each treasurer, as of the cashier of a bank of discount, should be carefully drawn, covering all his official conduct, approved by the directors or trustees, and deposited for safe custody with the president. We noticed one instance where the bond, although properly drawn and executed, was suffered to remain in the treasurer's hands. Such a proceeding, being a virtual negation of the value of a bond, we could not fail to regard as irregular and reprehensible.

Another practice, which we found to prevail in one bank, of employing agents in different towns to receive deposits, seemed particularly objectionable, as it was virtually trusting funds in the hands of individuals without security, and at the same time employing a class of officers in the management of the bank, unauthorized by law. Any failure through the act of such unauthorized agents, might tend to impair confidence in the safest and best conducted of these valuable institutions.

The following abstract will show the condition of the different Savings Institutions at the time they were visited by the Commissioners.

AUGUSTA SAVINGS BANK—AUGUSTA

*Examined Sept. 20.*William A. Brooks, *President.*Benjamin A. G. Fuller, *Treasurer and Secretary.*

This institution has thirteen trustees, of whom a committee make the investments.

<i>Liabilities.</i>		<i>Assets.</i>	
Due depositors, principal and interest,	80,582 00	State and city stock,	15,600 00
Profits,	2,562 06	Notes secured by bankstocks, city scrip, and thirty-three shares State Bank,	36,900 00
		Town note,	1,320 00
		Thirty-three shares State Bank,	3,300 00
		Yarmouth, part of Ken. and Portland Railroad bonds first mortgage,	10,000 00
		Cash,	3,073 00
		Mortgages.	12,951 06
			<hr/>
	\$83,144 06		\$83,144 06

Incorporated in 1848. This institution has paid regular semi-annual dividends of two per cent. An extra dividend of profit is made once in five years, among depositors of six months standing. The last extra dividend was declared in Feb. 1854, and was two per cent. The notes are considered good and well secured.

BANGOR SAVINGS BANK—BANGOR.

*Examined Oct. 24.*Elijah L. Hamlin, *President.*Albert Holton, *Secretary and Treasurer.*

Jabez True, J. S. Wheelwright, S. H. Dale, *Vice Presidents*, who, with nineteen others, are trustees.

<i>Liabilities.</i>		<i>Assets.</i>	
Due depositors,	28,331 00	City note,	5,000 00
Accumulated profits,	690 65	County of Penobscot note,	4,000 00
		City of Bangor bonds,	8,000 00
		Notes,	3,300 00
		Deposited in bank,	7,707 35
		Cash on hand not at interest,	850 00
		Interest,	164 30
			<hr/>
	\$29,021 65		\$29,021 65

Went into operation in 1852. This institution pays a regular dividend of two and one-half per cent. Extra dividends are paid, as required by the by-laws, every five years. The notes are considered good and well secured.

BATH SAVINGS INSTITUTION—BATH.

*Examined Oct. 6.*Charles Davenport, *President.*John H. Kimball, *Secretary and Treasurer.*

There are six additional trustees, a committee of whom make the investments.

<i>Liabilities.</i>		<i>Assets.</i>	
Due depositors,	23,113 55	Loan on notes,	13,514 00
Interest,	3,042 73	Town scrip,	1,500 00
		Railroad bonds,	1,275 00
		Bank stock,	9,412 00
		Cash on hand,	455 28
	<hr/>		<hr/>
	\$26,156 28		\$26,156 28

Went into operation August 17, 1852. Regular semi-annual dividends of two per cent. are paid depositors. The surplus, after paying expenses, is divided annually among depositors. The notes of this institution are regarded as well secured.

BIDDEFORD BANK SAVINGS INSTITUTION—BIDDEFORD.

*Examined Sept. 8.*Wm. P. Haines, *President.*S. S. Fairfield, *Treasurer.*

<i>Liabilities.</i>		<i>Assets.</i>	
Due depositors,	90,424 78	Bank stock,	14,200 00
	5,991 02	Stocks,	11,600 00
		Notes,	60,003 08
		Cash,	10,612 72
	<hr/>		<hr/>
	\$96,415 80		\$96,415 80

Incorporated in June, 1849. This savings bank has made regular semi-annual dividends of two per cent. to depositors for less than two years, and of two and a half per cent. to depositors for two years and more. The bank stocks and other stocks are quoted at par in the above statement; at present they are worth considerably more. The notes are all considered good. The savings institution is allied to the Biddeford Bank, which guarantees the payment of all deposits, in case its assets prove insufficient.

GARDINER SAVINGS INSTITUTION—GARDINER.

*Examined Oct. 5.*R. H. Gardiner, *President.*Daniel Nutting, *Secretary.*Joseph Adams, *Treasurer.*

There are also ten trustees, a committee of whom make the investments.

<i>Liabilities.</i>		<i>Assets.</i>	
Due depositors,	182,595 10	Bank stock,	17,750 00
Interest due depositors,	7,951 46	City, State & Railroad bonds,	72,000 00
		Guaranteed stocks,	11,000 00
		Railroad stocks,	28,400 00
		Notes of cities and towns,	11,975 10
		Notes secured by mortgage,	42,892 00
		Interest and dividends ac-	
		crued,	2,650 90
		Cash on hand,	3,878 56
	<u>\$190,546 56</u>		<u>\$190,546 56</u>

Went into operation in July, 1834. Every five years since it commenced business, it has declared an extra dividend in addition to its regular semi-annual dividend of two per cent. This extra dividend has always been sufficient to give the depositors more than six per cent. per annum, and during the last five years this institution has paid depositors about eight per cent. per annum.

The investments are all regarded as perfectly safe.

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

*Examined Oct. 5.*John Hubbard, *President.*Henry K. Baker, *Secretary and Treasurer.*

There are also eleven trustees, a committee of whom make the investments.

<i>Liabilities.</i>		<i>Assets.</i>	
Due depositors,	2,679 62	City of Hallowell scrip,	1,700 00
Estimated interest due,	57 00	Interest estimated,	35 00
		Notes secured by mortgage,	997 00
		Cash on hand,	4 62
	<u>\$2,736 62</u>		<u>\$2,736 62</u>

Went into operation July 1, 1854. This institution pays a semi-annual dividend of two per cent. and engages to divide its surplus earnings every five years. The money is regarded as safely invested.

LEWISTON FALLS BANK SAVINGS INSTITUTION—LEWISTON.

Examined Sept. 14.

George L. Ward, *President.*A. H. Small, *Treasurer.*

There are six additional trustees and a board of managers.

<i>Liabilities.</i>		<i>Assets.</i>	
Due depositors,	19,840 01	Notes receivable,	18,900 00
		Cash,	940 01
	<hr/>		<hr/>
	\$19,840 01		\$19,840 01

The notes receivable are secured as follows :
 \$13,350 by \$14,500 of bank stock.
 \$3,250 by endorsers.
 \$3,000 by \$10,000 manufacturing stock.
 \$300 by \$1,000 Railroad bonds.

Incorporated in 1852. Semi-annual dividends of two per cent. each are paid to depositors. No extra dividend is provided for by the by-laws. This institution is allied to the Lewiston Falls Bank, which guarantees the payment of depositors.

PORTLAND SAVINGS BANK—PORTLAND.

Examined Sept. 11.

Phineas Barnes, *President.*James Merrill, *Secretary and Treasurer.*

There are six additional trustees and a board of managers.

<i>Liabilities.</i>		<i>Assets.</i>	
Due depositors,	77,283 54	State, city and county securities,	14,290 00
Balance of profits,	40 60	Mortgages of real estate,	38,265 65
Interest,	641 00	Railroad bonds,	20,012 50
		Other securities,	3,500 00
		Bank stock,	1,500 00
		Expense account,	6 00
		Cash,	390 99
	<hr/>		<hr/>
	\$77,965 14		\$77,965 14

Incorporated in July, 1852. In May, 1853, the first dividend was declared of five per cent. per annum, on periods of nine, six and three months. Since May, 1853, there have been four dividends up to May, 1855, at the rate of six per cent. per year. The depositors are paid the net profits. The trustees and managers regard the money as securely invested.

RANDALL'S SAVING AND BENEVOLENT ASSOCIATION—Augusta.

Examined Sept. 20.

Asa Hutchinson, *President.*J. D. Prescott, *Secretary.*Francis Lyford, *Treasurer.*

There are twenty-one additional trustees.

<i>Liabilities.</i>		<i>Assets.</i>	
Due depositors,	6,020 02	Bank stock,	4,000 00
Estimated interest,	99 23	Mortgage on real estate,	838 53
Surplus,	74 93	Estimated interest due,	79 44
		Expense account,	50 00
		Cash on hand,	1,226 21
	<hr/>		<hr/>
	\$6,194 18		\$6,194 18

Incorporated in 1854. This institution receives deposits of five cents and upwards, and puts the same on interest as soon as they shall amount to *two* dollars. Deposits may be withdrawn at any time by giving, for any sum less than fifty dollars, one week's notice; for any sum between fifty and two hundred dollars, thirty days' notice; and for any sum over two hundred dollars, sixty days.

Dividends of six per cent. are to be paid annually, if so much shall accrue. After paying the dividends and expenses of the institution, any balance of profits is to be applied to benevolent objects.

We found the treasurer of this institution the depository of his own bond. This fact, and also the practice of the bank of appointing agents in various places to receive deposits, we regarded as unsafe and reprehensible.

The notes of this institution are regarded as good and amply secured.

SACO AND BIDDEFORD SAVINGS INSTITUTION—Saco.

Examined Sept. 9.

Josiah Calef, *President.*Amos H. Boyd, *Vice President.*Edward P. Burnham, *Secretary and Treasurer.*

There are seven trustees in addition to these officers, a committee of whom make the investments.

<i>Liabilities.</i>		<i>Assets.</i>	
Due depositors,	237,015 39	Bank stocks,	55,564 05
Profits,	16,523 36	Railroad bonds and stocks,	88,244 05
Balance of suspense account,	103 79	City of Portland and Bath bonds,	35,145 83
		East Boston Ferry stock,	100 00
		Loan on Notes,	74,459 53
		Cash,	129 08
	<hr/>		<hr/>
	\$253,642 54		\$253,642 54

Incorporated Feb. 1, 1827. This bank, during the first few years of its existence, had only a small amount of deposits; these have since gradually

and steadily increased, until the present large amount has been attained. The number of depositors is twelve hundred and eighty-six. It is allied with no other bank, and is strictly mutual. Regular semi-annual dividends of two per cent. are paid. The balance of profits, after paying expenses and keeping good the capital, is divided every fifth year. The railroad stocks are not in all instances worth their par value, but the average of the dividends received from the different securities is $6\frac{47}{100}$ per cent.

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

Examined Sept. 5.

Theodore F. Jewett, *President.*

Edward Hayman, *Secretary and Treasurer.*

There are also four trustees.

<i>Liabilities.</i>		<i>Assets.</i>	
Due depositors,	77,930 09	Loan secured by indorsers,	76,239 75
Profit and loss,	3,613 68	Bank stock,	3,250 00
		Profit and loss,	241 00
		Cash,	1,813 02
	\$81,543 77		\$81,543 77

Incorporated in 1850. Regular semi-annual dividends of two per cent. are paid on sums deposited for less time than one year, and of two and a half per cent. on deposits for one year or more. The securities are deemed good.

This savings bank is allied with the South Berwick Bank, which guarantees the payment of depositors.

SAVINGS BANKS. RECAPITULATION.

Due depositors,	825,815 16	Loans on stocks and bonds,	427,981 56
Profits,	41,212 73	Notes,	407,993 29
Suspense account,	103 79	Expense account,	56 00
		Cash,	31,100 83
	\$867,131 68		\$867,131 68

Augusta, Nov. 19, 1855.

THOMAS JEWETT, } *Bank*
 EZRA B. FRENCH, } *Commissioners.*