

MAINE STATE LEGISLATURE

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THE LEGISLATURE

OF THE

STATE OF MAINE,

A. D. 1858.



AUGUSTA:

STEVENS & SAYWARD, PRINTERS TO THE STATE.

1858.

ANNUAL REPORT

OF THE

BANK COMMISSIONERS

OF THE

STATE OF MAINE.

1857.

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Published agreeably to a Resolve approved March 16, 1855.  
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AUGUSTA:
STEVENS & SAYWARD, PRINTERS TO THE STATE.

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# REPORT.

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*To the Governor and Council :*

The Bank Commissioners, having examined into the condition of the several Banks and Savings Institutions in the State conformably to the legal requirements under which they hold their commissions, have the honor to present herewith their

## REPORT :

The charters of all the banks in this State having expired on the first day of October last, the legislature, at its last session, extended the charters of sixty-eight of them to the first day of October, 1867, and provided that the charters of all banks thereafter incorporated should expire at that time. With one exception, the banks whose charters were extended, have accepted the provisions of the act of April 14, 1857, in the manner and within the time prescribed by the act, and have given the notice therein required.

At the same session, seven new banks were incorporated with the aggregate capital stock of six hundred thousand dollars.

The amount of the capital stock of the sixty-eight banks whose charters have been extended, is . . . \$7,520,000  
From this amount should be deducted the capital stock of the City Bank, at Bangor, as the stockholders of this bank voted not to accept the re-charter ; and, also, the capital stock of the Grocers Bank, at Bangor, the Hancock Bank, at Ellsworth, and the Sanford Bank, at Sanford, which three banks have been placed under injunction and Receivers appointed by the courts. This deduction will lessen the amount of capital stock in all the banks whose charters have been extended, two hundred and seventy-five thousand dollars—thus :

|                                                                                                   |         |                    |
|---------------------------------------------------------------------------------------------------|---------|--------------------|
| City Bank, at Bangor, . . . . .                                                                   | 100,000 |                    |
| Grocers, " . . . . .                                                                              | 75,000  |                    |
| Hancock, at Ellsworth, . . . . .                                                                  | 50,000  |                    |
| Sanford, at Sanford, . . . . .                                                                    | 50,000  |                    |
|                                                                                                   |         | <u>275,000</u>     |
|                                                                                                   |         | <u>\$7,245,000</u> |
| The four new banks which have gone into operation,<br>have paid of their capital stock, . . . . . |         | 176,200            |
| And of the authorized increase of the capital stock,<br>there has been paid . . . . .             |         | <u>100,000</u>     |
| Making the present bank capital, . . . . .                                                        |         | \$7,521,200        |

By the act of the 11th of April last, it is made the duty of the Bank Commissioners, from time to time, to examine the weekly balances made by the cashiers of the several banks, and if over-issues have been made, to notify the cashier of the delinquent bank to pay over, forthwith, the forfeiture named in the law, to the Treasurer of the State, and if the same is not paid in ten days after such notice, to proceed against such bank in the manner prescribed by said act. In discharge of the duties thus imposed on them, the Commissioners, in the months of June and July, visited most of the banks personally, for the purpose of ascertaining if there had been, in this particular, any violation of the law. Neither then, nor at our formal examinations since that time, have we found cause of complaint against any bank for an over-issue.

We have made formal examinations of all the banks of discount and circulation, and of the savings institutions in the State. Their condition and the time of their examination, may be derived from the abstracts herewith presented.

The small amount of unpaid dividends which appeared on the books of a few of the banks, we have included in the item of "Deposits," which also includes all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits, and balances due from other banks excepted. In the item "Loan" is included all debts due, notes, bills of exchange, all stocks and funded debts of every description, excepting the balances due from other banks.

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It is a source of much gratification, that, notwithstanding the severe and almost universal derangement of the monetary and commercial affairs of the country, commencing in September and continuing to the present time, happily with some alleviation, the banks in this State have been enabled to sustain themselves in good credit, and with the exception of the Hancock, Grocers, and the Sanford banks, no inconvenience has been felt from a depreciated paper currency. The temporary suspension of specie payments was more an act of grace to their debtors than of necessity to themselves. Most, if not all of them, continued to pay specie when it was needed for a necessary business object.

It is worthy of note that only a single instance has come to our knowledge of a demand for specie on any bank in payment of its bills having been made during the "pressure," with the avowed intention of exacting the penalty in case of a refusal, and this attempt was as impotent in its effect on the bank, as the motive which prompted it was unworthy, and is only an exception to that mutual confidence and forbearance which have been in exercise between our banks and the people.

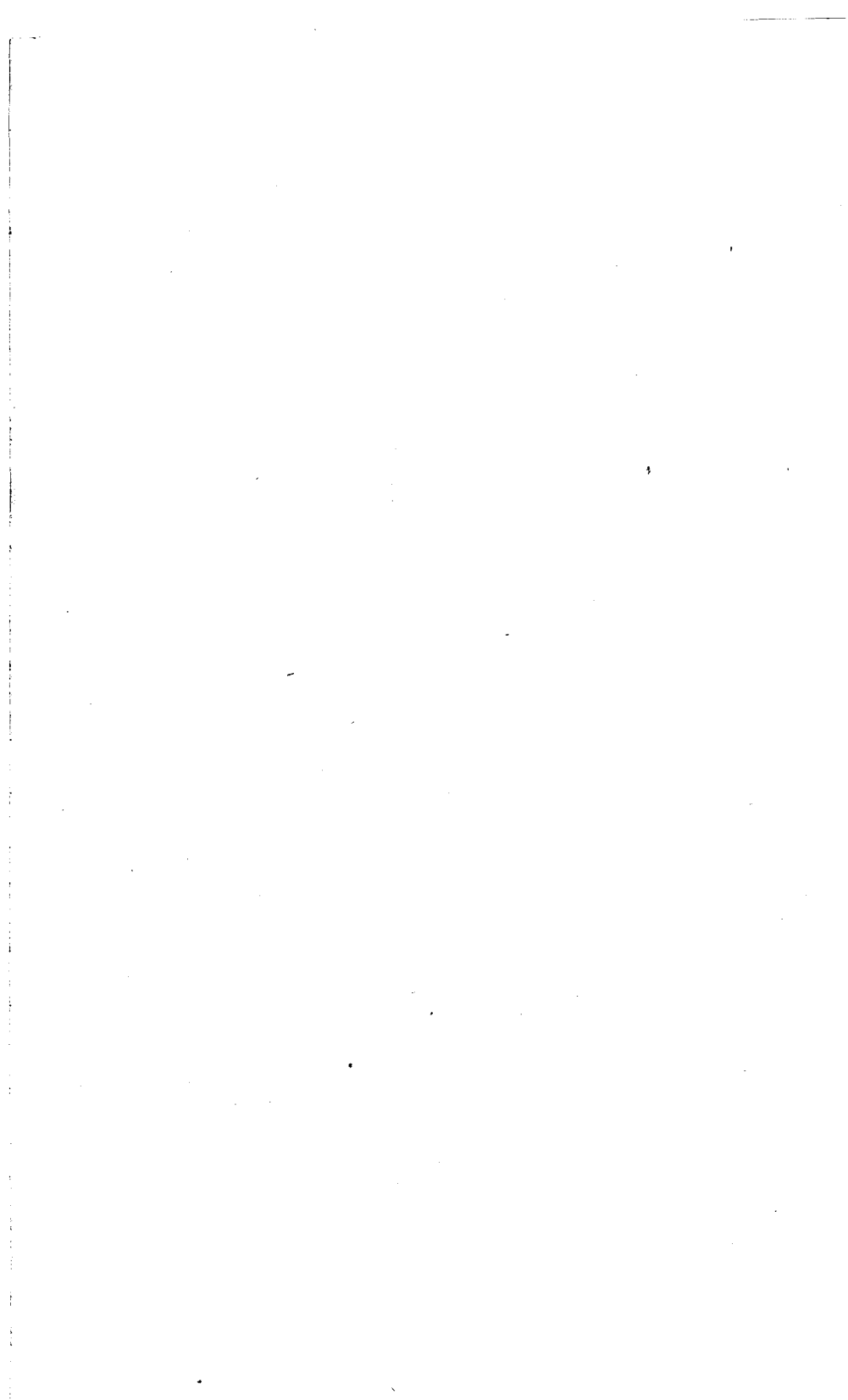




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CONDITION OF THE BANKS.

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# CONDITION OF THE BANKS.

SOUTH BERWICK BANK, AT SOUTH BERWICK.

*Incorporated 1823. Charter extended April 11, 1857.*

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

*President, T. F. Jewett.*

*Cashier, Edward Hayman.*

CONDITION OF THE BANK ON THE 9TH DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>          |                     | <i>Resources of the Bank.</i>        |                     |
|------------------------------------|---------------------|--------------------------------------|---------------------|
| Capital Stock,                     | 100,000 00          | Specie, in its Banking House,        | 5,578 32            |
| Bills in circulation,              | 41,543 00           | Real Estate,                         | 1,336 62            |
| Net profits on hand,               | 7,367 31            | Bills of other Banks, and Checks,    | 4,008 45            |
| Balances due other Banks,          | -                   | Balances due from other Banks,       | 1,670 88            |
| Cash deposited not bearing int.,   | 2,974 25            | Loan,                                | 139,290 29          |
| Cash deposited bearing interest,   | -                   | Specie deposited in Suffolk Bank,    | -                   |
| <b>Total amount due from Bank,</b> | <b>\$151,884 56</b> | <b>Total am't Resources of Bank,</b> | <b>\$151,884 56</b> |
| <b>Immediate Liabilities,</b>      | <b>\$44,517 25.</b> | <b>Immediate Resources,</b>          | <b>\$11,257 65.</b> |

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

|                                                                                                   |                                          |
|---------------------------------------------------------------------------------------------------|------------------------------------------|
| Rate of last Dividend, $3\frac{1}{2}$ per cent.                                                   |                                          |
| Amount of last Dividend,                                                                          | \$3,500                                  |
| When declared, October 5, 1857.                                                                   |                                          |
| Amount of Reserved Profits at the time of declaring the last Dividend,                            | 6,159                                    |
| Amount of debts due and not paid, and considered doubtful,                                        | 73                                       |
| Bills in circulation under five dollars, about                                                    | 15,000                                   |
| Greatest Liability of any person or corporation,                                                  | 30,879                                   |
| Amount of paper discounted the past year,                                                         | 348,063                                  |
| Bills received of engravers,                                                                      | 310,865                                  |
| Bank notes issued,                                                                                | 308,865                                  |
| Bills not signed,                                                                                 | 2,000                                    |
| Bills destroyed,                                                                                  | 207,329                                  |
| Amount due from Directors as Principals,                                                          | 2,500                                    |
| Amount due from Directors as Sureties,                                                            | 5,070                                    |
| Greatest Liability of any Director,                                                               | 1,800                                    |
| Amount due from Stockholders as Principals,                                                       | 2,360                                    |
| Amount of Debts which have matured and are not paid,                                              | 13,141                                   |
| Liability of the President and Directors as Principals and Sureties in their individual capacity, | 2,500                                    |
| Number of Stockholders,                                                                           | 77                                       |
| Number of Stockholders out of the State,                                                          | 32                                       |
| Greatest amount of Stock held by any person,                                                      | 6,000                                    |
| Amount of Stock held by persons out of the State,                                                 | 49,500                                   |
| Greatest amount held by any person out of State,                                                  | 6,000                                    |
| Amount of Charges for Exchange during the past year,                                              | \$228 00.                                |
| Annual Expenses, about                                                                            | \$1,800.                                 |
| Rates of Exchange charged, on New York, Boston, and other places in New England,                  | $\frac{1}{4}$ to $\frac{1}{2}$ per cent. |

## OCEAN BANK, AT KENNEBUNK.

*Incorporated March 24, 1854. Charter extended April 11, 1857.*

*Directors, Joseph Titcomb, William Lord, Jr., Noah Nason, Joseph Dane, Jr., William L. Thompson, Thomas Lord, Andrew Walker.*

*President, Joseph Titcomb.*

*Cashier, C. Littlefield.*

## CONDITION OF THE BANK ON THE 14TH DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>        |                     | <i>Resources of the Bank.</i>        |                     |
|----------------------------------|---------------------|--------------------------------------|---------------------|
| Capital Stock,                   | 100,000 00          | Specie, in its Banking House,        | 7,728 93            |
| Bills in circulation,            | 39,550 00           | Real Estate,                         | -                   |
| Net profits on hand,             | 3,329 20            | Bills of other Banks,                | 1,561 00            |
| Balances due other Banks,        | -                   | Balances due from other Banks,       | 4,934 50            |
| Cash deposited not bearing int., | 19,531 00           | Loan,                                | 148,260 77          |
| Cash deposited bearing interest, | 3,075 00            | Specie deposited in Suffolk Bank,    | 3,000 00            |
| <b>Total am't due from Bank,</b> | <b>\$165,485 20</b> | <b>Total am't Resources of Bank,</b> | <b>\$165,485 20</b> |
| Immediate Liabilities,           | \$62,156 00         | Immediate Resources,                 | \$17,224 43.        |

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

|                                                                                                                                            |         |
|--------------------------------------------------------------------------------------------------------------------------------------------|---------|
| Rate of last Dividend, 4 per cent.                                                                                                         |         |
| Amount of last Dividend,                                                                                                                   | \$4,000 |
| When declared, September 28, 1857.                                                                                                         |         |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                                                     | 2,354   |
| Amount of debts due and not paid; and considered doubtful,                                                                                 | -       |
| Bills in circulation under five dollars, about                                                                                             | 7,000   |
| Greatest Liability of any person or corporation,                                                                                           | 21,500  |
| Amount of paper discounted the past year,                                                                                                  | 503,089 |
| Bills received of engravers,                                                                                                               | 169,500 |
| Bank Notes issued,                                                                                                                         | 100,900 |
| Bills not signed,                                                                                                                          | 68,600  |
| Bills destroyed,                                                                                                                           | -       |
| Amount due from Directors as Principals,                                                                                                   | 15,582  |
| Amount due from Directors as Sureties,                                                                                                     | 7,125   |
| Amount due from Stockholders as Principals,                                                                                                | 26,600  |
| Greatest liability of any Director,                                                                                                        | 4,000   |
| Amount of debts which have matured and are not paid,                                                                                       | 1,040   |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,                                          | 17,604  |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,                                   | 5,113   |
| Number of Stockholders,                                                                                                                    | 63      |
| Number of Stockholders out of the State,                                                                                                   | 2       |
| Greatest amount of Stock held by any person,                                                                                               | 6,400   |
| Amount of Stock held by persons out of the State,                                                                                          | 2,500   |
| Greatest amount held by any person out of the State,                                                                                       | 2,000   |
| Amount of Charges for Exchange during the past year, nothing.                                                                              |         |
| Annual Expenses, exclusive of State Tax, \$1,200.                                                                                          |         |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{4}$ to 1 per cent., never exceeding 1 per cent. |         |

## ALFRED BANK, AT ALFRED:

*Incorporated 1855. Charter extended April 11, 1857.*

*Directors, Ira T. Drew, B. J. Herrick, James O. McIntire, Timothy Shaw, Jr., Samuel C. Adams, George A. Frost, one vacancy.*

*President, James O. McIntire.*

*Cashier, John N. Stimpson.*

CONDITION OF THE BANK ON THE 11TH DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 50,000 00    | Specie, in its Banking House,     | 2,986 29     |
| Bills in circulation,            | 30,599 00    | Bank charges,                     | 1,452 43     |
| Net profits on hand,             | 846 53       | Bills of other Banks, and Checks, | 1,425 00     |
| Balances due other Banks,        | -            | Balances due from other Banks,    | 3,373 44     |
| Cash deposited not bearing int., | 3,732 03     | Loan,                             | 72,940 40    |
| Cash deposited bearing interest, | -            | Specie deposited in Suffolk Bank, | 3,000 00     |
| Total am't due from the Bank,    | \$85,177 56  | Total am't Resources of Bank,     | \$85,177 56  |
| Immediate Liabilities,           | \$34,331 00. | Immediate Resources,              | \$10,784 00. |

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

|                                                                                                          |           |
|----------------------------------------------------------------------------------------------------------|-----------|
| Rate of last dividend, 3 per cent.                                                                       |           |
| Amount of last dividend,                                                                                 | \$1,500   |
| When declared, October 2, 1857.                                                                          |           |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                   | 463       |
| Amount of debts due and not paid, and considered doubtful,                                               | none.     |
| Bill in circulation under five dollars,                                                                  | 11,989    |
| Greatest Liability of any person or corporation,                                                         | 6,400     |
| Amount of paper discounted the past year,                                                                | 249,158   |
| Bill received of engravers,                                                                              | 84,000    |
| Bank Notes issued,                                                                                       | 53,500    |
| Bills not signed,                                                                                        | 28,500    |
| Bills destroyed,                                                                                         | none.     |
| Amount due from Directors as Principals,                                                                 | 5,763     |
| Amount due from Directors as Sureties,                                                                   | 2,320     |
| Greatest Liability of any Director,                                                                      | 2,000     |
| Amount due from Stockholders as Principals,                                                              | 8,980     |
| Amount of debts which have matured and are not paid,                                                     | 2,909     |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | 8,084     |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | -         |
| Number of Stockholders,                                                                                  | 82        |
| Number of Stockholders out of the State,                                                                 | 5         |
| Greatest amount of Stock held by any person,                                                             | 6,200     |
| Amount of Stock held by persons out of the State,                                                        | 2,600     |
| Greatest amount held by any person out of the State,                                                     | 1,000     |
| Amount of Charges for Exchange during the past year,                                                     | \$465 53. |
| Annual Expenses, \$1,400 including tax.                                                                  |           |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{4}$ per cent. |           |

## BIDDEFORD BANK, AT BIDDEFORD.

Incorporated 1847. Charter extended April 11, 1857.

Directors, W. P. Haines, A. Haines, R. M. Chapman, Thomas Quimby, G. H. Adams, J. Tuck, one vacancy.

President, W. P. Haines.

Cashier, S. S. Fairfield.

CONDITION OF THE BANK ON THE 14TH DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 150,000 00   | Specie, in its Banking House,     | 8,264 45     |
| Bills in circulation,            | 68,998 00    | Real Estate,                      | -            |
| Net profits on hand,             | 12,536 31    | Bills of other Banks,             | 1,402 00     |
| Balances due other Banks,        | 1,420 31     | Balances due from other Banks,    | 1,671 73     |
| Cash deposited not bearing int., | 11,376 39    | Loan,                             | 229,992 83   |
| Cash deposited bearing interest, | -            | Specie deposited in Suffolk Bank, | 3,000 00     |
| Total amount due from Bank,      | \$244,331 01 | Total am't Resources of Bank,     | \$244,331 01 |
| Immediate Liabilities,           | \$81,794 00  | Immediate Resources,              | \$14,338 00. |

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

|                                                                                                          |                         |
|----------------------------------------------------------------------------------------------------------|-------------------------|
| Rate of last Dividend, 4 per cent.                                                                       |                         |
| Amount of last Dividend,                                                                                 | \$6,000                 |
| When declared, October 5, 1857.                                                                          |                         |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                   | 11,689                  |
| Amount of debts due and not paid and considered doubtful,                                                | 3,000                   |
| Bills in circulation under five dollars,                                                                 | 11,490                  |
| Greatest Liability of any person or corporation,                                                         | 52,250                  |
| Amount of paper discounted the past year,                                                                | 780,498                 |
| Bills received of engravers,                                                                             | 422,500                 |
| Bank Notes issued,                                                                                       | 139,000                 |
| Bills not signed,                                                                                        | 59,000                  |
| Bills destroyed,                                                                                         | 224,500                 |
| Amount due from Directors as Principals,                                                                 | 200                     |
| Amount due from Directors as Sureties,                                                                   | 5,061                   |
| Greatest Liability of any Director,                                                                      | 3,484                   |
| Amount due from Stockholders as Principals,                                                              | 2,934                   |
| Amount of debts which have matured and are not paid,                                                     | 7,356                   |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | -                       |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | -                       |
| Number of Stockholders,                                                                                  | 211                     |
| Number of Stockholders out of the State,                                                                 | 27                      |
| Greatest amount of Stock held by any person,                                                             | 7,000                   |
| Amount of Stock held by persons out of the State,                                                        | 23 900                  |
| Greatest amount held by any person out of the State,                                                     | 5,000                   |
| Amount of Charges for Exchange during the past year,                                                     | \$294 74.               |
| Annual Expenses,                                                                                         | \$3,050.                |
| Rates of Exchange charged, on New York, Boston, and other places in New England,                         | $\frac{1}{4}$ per cent. |

## CITY BANK, AT BIDDEFORD.

*Incorporated February 14, 1856. Charter extended April 11, 1857.*

*Directors, James Andrews, D. E. Somes, C. C. Sawyer, Luke Hill, D. Stinson, T. H. Cole, S. W. Luques.*

*President, Charles C. Sawyer.*

*Cashier, S. A. Boothby.*

CONDITION OF THE BANK ON THE 16TH DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 50,000 00    | Specie, in its Banking House,     | 3,859 43     |
| Bills in circulation,            | 27,085 00    | Real Estate,                      | 1,450 00     |
| Net profits on hand,             | 334 40       | Bills of other Banks,             | 6,870 00     |
| Balances due other Banks,        | -            | Balances due from other Banks,    | 2,045 50     |
| Cash deposited not bearing int., | 9,572 49     | Loan,                             | 70,826 96    |
| Cash deposited bearing interest, | -            | Specie deposited in Suffolk Bank, | 2,000 00     |
| Total am't due from the Bank,    | \$87,051 89  | Total am't Resources of Bank,     | \$87,051 89  |
| Immediate Liabilities,           | \$36,657 49. | Immediate Resources,              | \$14,774 93. |

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

|                                                                                                          |                             |
|----------------------------------------------------------------------------------------------------------|-----------------------------|
| Rate of last Dividend, 4 per cent.                                                                       |                             |
| Amount of last Dividend,                                                                                 | \$2,000                     |
| When declared, October 1, 1857.                                                                          |                             |
| Amount of Reserved Profits at the time of declaring last Dividend,                                       | 274                         |
| Amount of debts due and not paid, and considered doubtful,                                               | 356                         |
| Bills in circulation under five dollars, about                                                           | 3,000                       |
| Greatest Liability of any person or corporation,                                                         | 4,361                       |
| Amount of paper discounted the past year,                                                                | 262,786                     |
| Bills received of engravers,                                                                             | 103,000                     |
| Bank Notes issued,                                                                                       | 54,400                      |
| Bills not signed,                                                                                        | 48,600                      |
| Bills destroyed,                                                                                         | none.                       |
| Amount due from Directors as Principals,                                                                 | 5,405                       |
| Amount due from Directors as Sureties,                                                                   | 4,048                       |
| Greatest Liability of any Director,                                                                      | 1,760                       |
| Amount due from Stockholders as Principals,                                                              | 19,786                      |
| Amount of debts which have matured and are not paid,                                                     | 5,528                       |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | 9,453                       |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | 1,400                       |
| Number of Stockholders,                                                                                  | 90                          |
| Number of Stockholders out of the State,                                                                 | 19                          |
| Greatest amount of Stock held by any person,                                                             | 5,000                       |
| Amount of Stock held by persons out of the State,                                                        | 20,500                      |
| Greatest amount held by any person out of the State,                                                     | 5,000                       |
| Amount of Charges for Exchange during the past year, about                                               | \$200.                      |
| Annual Expenses, about                                                                                   | \$1,550 including Bank Tax. |
| Rates of Exchange charged, on New York, Boston, and other places in New England,                         | $\frac{1}{4}$ per cent.     |

## YORK BANK, AT SACO.

*Incorporated April 1, 1831. Charter extended April 11, 1857.*

*Directors, Daniel Cleaves, J. M. Deering, Wm. Perkins, Wm. Lord, Jos. T. Nye.  
President, Daniel Cleaves.  
Cashier, John C. Bradbury.*

CONDITION OF THE BANK ON THE 14TH DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 100,000 00   | Specie, in its Banking House,     | 8,199 85     |
| Bills in circulation,            | 61,207 00    | Real Estate,                      | 3,835        |
| Net profits on hand,             | 10,851 58    | Bills of other Banks, and checks, | 2,362 16     |
| Balances due other Banks,        | -            | Balances due from other Banks,    | 17,921 12    |
| Cash deposited not bearing int., | 19,088 17    | Loan,                             | 156,828 62   |
| Cash deposited bearing interest, | -            | Specie deposited in Suffolk Bank, | 2,000 00     |
| Total amount due from Bank,      | \$191,146 75 | Total am't Resources of Bank,     | \$191,146 75 |
| Immediate Liabilities,           | \$80,295 17. | Immediate Resources,              | \$30,483 13. |

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

|                                                                                                                             |         |
|-----------------------------------------------------------------------------------------------------------------------------|---------|
| Rate of last Dividend, 4 per cent.                                                                                          |         |
| Amount of last Dividend,                                                                                                    | \$4,000 |
| When declared, April 5, 1857.                                                                                               |         |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                                      | 9,937   |
| Amount of debts due and not paid, and considered doubtful,                                                                  | 425     |
| Bills in circulation under five dollars, about                                                                              | 10,000  |
| Greatest Liability of any person or corporation,                                                                            | 42,400  |
| Amount of paper discounted the past year,                                                                                   | 539,601 |
| Bills received of engravers,                                                                                                | -       |
| Bank Notes issued,                                                                                                          | 389,882 |
| Bills not signed,                                                                                                           | 25,000  |
| Bills destroyed,                                                                                                            | 257,882 |
| Amount due from Directors as Principals,                                                                                    | 8,304   |
| Amount due from Directors as Sureties,                                                                                      | 4,934   |
| Greatest Liability of any Director,                                                                                         | 8,000   |
| Amount due from Stockholders as Principals,                                                                                 | 6,850   |
| Amount of debts which have matured and are not paid,                                                                        | 3,215   |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,                           | 13,238  |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,                    | -       |
| Number of Stockholders,                                                                                                     | 95      |
| Number of Stockholders out of the State,                                                                                    | 17      |
| Greatest amount of Stock held by any person,                                                                                | 10,600  |
| Amount of Stock held by persons out of the State,                                                                           | 29,900  |
| Greatest amount held by any person out of the State,                                                                        | 10,600  |
| Amount of Charges for Exchange during the past year, —                                                                      |         |
| Annual Expenses, about \$2,500, including Bank Tax.                                                                         |         |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{4}$ per cent. Nothing in Boston. |         |



## MANUFACTURERS' BANK, AT SACO.

Incorporated February 23, 1825. Charter extended April 11, 1857.

Directors, T. Jordon, D. Fernald, N. M. Towle, D. Smith, Jr., A. Cutter, P. Eastman, John A. Berry.

President, T. Jordon.

Cashier, T. Scamman.

CONDITION OF THE BANK ON THE 14TH DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 100,000 00   | Specie, in its Banking House,     | 7,365 20     |
| Bills in circulation,            | 42,954 00    | Real Estate,                      | 3,925 00     |
| Net profits on hand,             | 6,229 36     | Bills of other Banks,             | 758 00       |
| Balances due other Banks,        | -            | Balances due from other banks,    | 13,060 22    |
| Cash deposited not bearing int., | 23,967 90    | Loan,                             | 145,942 84   |
| Cash deposited bearing interest, | -            | Specie deposited in Suffolk Bank, | 2,000 00     |
| Total amount due from Bank,      | \$173,051 26 | Total am't Resources of Bank,     | \$173,051 26 |
| Immediate Liabilities,           | \$66,811 90. | Immediate Resources,              | \$23,191 42. |

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

|                                                                                                               |          |
|---------------------------------------------------------------------------------------------------------------|----------|
| Rate of last Dividend, 4 per cent.                                                                            |          |
| Amount of last Dividend,                                                                                      | \$4,000  |
| When declared, October 5, 1857.                                                                               |          |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                        | 5,317    |
| Amount of debts due and not paid, and considered doubtful.                                                    |          |
| Bills in circulation under five dollars, about                                                                | 7,500    |
| Greatest Liability of any person or corporation,                                                              | 39,000   |
| Amount of paper discounted the past year,                                                                     | 503,43 5 |
| Bills received of engravers,                                                                                  | 471,018  |
| Bank Notes issued,                                                                                            | 456,018  |
| Bills not signed,                                                                                             | 15,000   |
| Bills destroyed,                                                                                              | 347,028  |
| Amount due from Directors as Principals,                                                                      | 2,438    |
| Amount due from Directors as Sureties,                                                                        | 5,489    |
| Amount due from Stockholders as Principals,                                                                   | 5,780    |
| Greatest Liability of any Director,                                                                           | 4,882    |
| Amount of debts which have matured and are not paid,                                                          | 2,018    |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,             | 5,427    |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,      | 2,500    |
| Number of Stockholders,                                                                                       | 126      |
| Number of Stockholders out of the State,                                                                      | 22       |
| Greatest amount of Stock held by any person,                                                                  | 8,200    |
| Amount of Stock held by persons out of the State,                                                             | 27,600   |
| Greatest amount held by any person out of the State,                                                          | 4,000    |
| Amount of Charges for Exchange during the past year.                                                          |          |
| Annual Expenses, including Tax, about \$2,550.                                                                |          |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{4}$ to 1 per cent. |          |

## MANUFACTURERS AND TRADERS' BANK, AT PORTLAND.

*Incorporated Feb. 27, 1832. Charter extended April 11, 1857.*

*Directors, Rufus Horton, Joshua Richardson, Neal Dow, E. McKenny, A. K. Shurtleff.*

*President, Rufus Horton.*

*Cashier, Edward Gould.*

## CONDITION OF THE BANK ON THE 17TH DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>            |                      | <i>Resources of the Bank.</i>        |                     |
|--------------------------------------|----------------------|--------------------------------------|---------------------|
| Capital Stock,                       | 250,000 00           | Specie, in its Banking House,        | 13,863 80           |
| Bills in circulation,                | 61,241 00            | Real Estate,                         | -                   |
| Net profits on hand,                 | 8,650 59             | Bills of other Banks,                | 5,345 00            |
| Balances due other Banks,            | 110 80               | Balances due from other Banks,       | 3,807 17            |
| Cash deposited not bearing int.,     | 58,311 39            | Loan,                                | 355,297 81          |
| Cash deposited bearing interest,     | -                    | Specie deposited in Suffolk Bank,    | -                   |
| <b>Total am't due from the Bank,</b> | <b>\$378,313 78</b>  | <b>Total am't Resources of Bank,</b> | <b>\$378,313 78</b> |
| <b>Immediate Liabilities,</b>        | <b>\$119,663 19.</b> | <b>Immediate Resources,</b>          | <b>\$23,015 97.</b> |

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

|                                                                                                               |           |
|---------------------------------------------------------------------------------------------------------------|-----------|
| Rate of last Dividend, 4 per cent.                                                                            |           |
| Amount of last Dividend,                                                                                      | \$8,000   |
| When declared, October 1, 1857.                                                                               |           |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                        | 6,266     |
| Amount of debts due and not paid, and considered doubtful,                                                    | 801       |
| Bills in circulation under five dollars, about                                                                | 5,000     |
| Greatest Liability of any person or corporation,                                                              | 32,311    |
| Amount of paper discounted the past year,                                                                     | 1,238,568 |
| Bills received of engravers,                                                                                  | 771,750   |
| Bank Notes issued,                                                                                            | 651,750   |
| Bills not signed,                                                                                             | 120,000   |
| Bills destroyed,                                                                                              | 434,750   |
| Amount due from Directors as Principals,                                                                      | 6,000     |
| Amount due from Directors as Sureties,                                                                        | 16,074    |
| Greatest Liability of any Director,                                                                           | 13,394    |
| Amount due from Stockholders as Principals,                                                                   | -         |
| Amount of debts which have matured and are not paid,                                                          | 801       |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,             | 22,074    |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,      | 24,084    |
| Number of Stockholders,                                                                                       | 259       |
| Number of Stockholders out of the State,                                                                      | 35        |
| Greatest amount of Stock held by any person,                                                                  | 16,350    |
| Amount of Stock held by persons out of the State,                                                             | 44,800    |
| Greatest amount held by any person out of the State,                                                          | 5,500     |
| Amount of Charges for Exchange during the past year, about                                                    | \$800.    |
| Annual Expenses, \$4,963 89, including Tax.                                                                   |           |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{4}$ to 1 per cent. |           |

## MERCHANTS' BANK, AT PORTLAND.

Incorporated 1825. Charter extended April 11, 1857.

Directors, William Woodbury, Philip Greely, Charles Kimball, William Willis, Rensselaer Cram, J. McLellan, Charles Oxnard.

President, William Woodbury.

Cashier, Charles Payson.

CONDITION OF THE BANK ON THE 17TH DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>        |               | <i>Resources of the Bank.</i>  |              |
|----------------------------------|---------------|--------------------------------|--------------|
| Capital Stock,                   | 225,000 00    | Specie, in its Banking House,  | 22,111 10    |
| Bills in circulation,            | 81,500 00     | *Real Estate, Bank Charges,    | 102 49       |
| Net profits on hand,             | 27,276 46     | Bills of other Banks,          | 4,106 00     |
| Balances due other Banks,        | 18,413 12     | Balances due from other Banks, |              |
| Cash deposited not bearing int., | 38,836 05     | and checks,                    | 8,462 46     |
| Cash deposited bearing interest, | -             | Loan,                          | 356,253 58   |
| Total amount due from Bank,      | \$391,035 63  | Total am't Resources of Bank,  | \$391,035 63 |
| Immediate Liabilities,           | \$138,759 17. | Immediate Resources,           | \$34,679 56. |

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

|                                                                                                               |           |
|---------------------------------------------------------------------------------------------------------------|-----------|
| Rate of last Dividend, 4 per cent.                                                                            |           |
| Amount of last Dividend,                                                                                      | \$9,000   |
| When declared, October 1, 1857.                                                                               |           |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                        | 24,190    |
| Bills in circulation under five dollars,                                                                      | 12,180    |
| Greatest Liability of any person or corporation,                                                              | 87,543    |
| Amount of paper discounted the past year,                                                                     | 1,334,091 |
| Bills received of engravers,                                                                                  | unknown.  |
| Bank Notes issued,                                                                                            | 627,605   |
| Bills not signed,                                                                                             | 253,700   |
| Bills destroyed,                                                                                              | 443,605   |
| Amount due from Directors as Principals,                                                                      | 3,100     |
| Amount due from Directors as Sureties,                                                                        | 13,081    |
| Greatest Liability of any Director,                                                                           | 7,000     |
| Amount due from Stockholders as Principals,                                                                   | 24,980    |
| Amount of debts which have matured and are not paid,                                                          | 38,252    |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,             | 12,525    |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,      | 3,656     |
| Number of Stockholders,                                                                                       | 164       |
| Number of Stockholders out of the State,                                                                      | 16        |
| Greatest amount of Stock held by any person, 219 shares.                                                      |           |
| Amount of Stock held by persons out of the State, 360 shares.                                                 |           |
| Greatest amount held by any person out of the State, 82 shares.                                               |           |
| Annual Expenses, about \$6,000.                                                                               |           |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{2}$ to 1 per cent. |           |

\* Real Estate of the value of \$13,000 charged to Profit and Loss.

## MECHANICS' BANK, AT PORTLAND.

Incorporated April 18, 1854. Charter extended April 11, 1857.

Directors, Allen Haines, S. S. Abbott, Edward Hamlin, Henry Pennell, Isaac Dyer.

President, Allen Haines.

Cashier, W. H. Stephenson.

## CONDITION OF THE BANK ON THE 17TH DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 100,000 00   | Specie, in its Banking House,     | 10,963 27    |
| Bills in circulation,            | 63,104 00    | Real Estate,                      | -            |
| Net profits on hand,             | 1,351 79     | Bills of other Banks, and checks, | 4,509 00     |
| Balances due other Banks,        | -            | Balances due from other Banks,    | 468 67       |
| Cash deposited not bearing int., | 17,780 50    | Loan,                             | 162,495 35   |
| Cash deposited bearing interest, | -            | Bank Stock,                       | 3,800 00     |
| Total amount due from Bank,      | \$182,236 29 | Total amt't Resources of Bank,    | \$182,236 29 |
| Immediate Liabilities,           | \$80,884 50. | Immediate Resources,              | \$15,940 94. |

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

Rate of last Dividend, 5 per cent.

Amount of last Dividend, . . . . . \$5,000

When declared, October 1, 1857.

Amount of Reserved Profits at the time of declaring the last Dividend, -

Amount of debts due and not paid, and considered doubtful, . . . . . -

Bills in circulation under five dollars, about . . . . . 12,000

Greatest Liability of any person or corporation, . . . . . 7,300

Amount of paper discounted the past year, . . . . . 693,469

Bills received of engravers, . . . . . 164,000

Bank Notes issued, . . . . . 164,000

Bills not signed, . . . . . -

Bills destroyed, . . . . . 4,000

Amount due from Directors as Principals, . . . . . 4,604

Amount due from Directors as Sureties, . . . . . 7,256

Greatest Liability of any Director, . . . . . 4,200

Amount due from Stockholders as Principals, . . . . . -

Amount of debts which have matured and are not paid, . . . . . 6,498

Liability of the President and Directors as Principals and Sureties in their individual capacity, . . . . . 2,700

Liability of President and Directors as members of a firm, or the agents or officers of any corporation, . . . . . 3,510

Number of Stockholders, . . . . . 108

Number of Stockholders out of the State, . . . . . 10

Greatest amount of Stock held by any person, . . . . . 6,000

Amount of Stock held by persons out of the State, . . . . . 16,500

Greatest amount held by any person out of the State, . . . . . 4,500

Amount of Charges for Exchange during the past year, about \$1,500.

Annual Expenses, and State, Tax, \$2,700.

Rates of Exchange charged, on New York, Boston, and other places

in New England,  $\frac{1}{4}$  to  $\frac{1}{2}$  per cent.

## BANK OF CUMBERLAND, AT PORTLAND.

*Incorporated 1835. Charter extended April 11, 1857.*

*Directors, Wm. Moulton, Ashur Ware, David Drinkwater, Jona. Tewkesbury, James Todd, Samuel P. Shaw.*

*President, William Moulton.*

*Cashier, Samuel Small, Jr.*

## CONDITION OF THE BANK ON THE 14TH DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>          |                      | <i>Resources of the Bank.</i>        |                     |
|------------------------------------|----------------------|--------------------------------------|---------------------|
| Capital Stock,                     | 200,000 00           | Specie, in its Banking House,        | 15,008 43           |
| Bills in circulation,              | 65,630 00            | Real Estate.                         | 10,000 00           |
| Net profits on hand,               | 48,441 56            | Bills of other Banks, and checks,    | 13,735 22           |
| Balances due other Banks,          | 179 26               | Balances due from other Banks,       | 25,812 72           |
| Cash deposited not bearing int.,   | 53,721 10            | Loan,                                | 303,415 55          |
| Cash deposited bearing interest,   | -                    | Specie deposited in Suffolk Bank,    | -                   |
| <b>Total amount due from Bank,</b> | <b>\$367,971 92</b>  | <b>Total am't Resources of Bank,</b> | <b>\$367,971 92</b> |
| <b>Immediate Liabilities,</b>      | <b>\$119,530 00.</b> | <b>Immediate Resources,</b>          | <b>\$54,556 00.</b> |

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

|                                                                                                          |                  |
|----------------------------------------------------------------------------------------------------------|------------------|
| Rate of last Dividend, 4 per cent.                                                                       |                  |
| Amount of last Dividend,                                                                                 | \$8,000          |
| When declared, October 3, 1857.                                                                          |                  |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                   | 47,106           |
| Amount of debts due and not paid, and considered doubtful,                                               | 410              |
| Bills in circulation under five dollars,                                                                 | 4,000            |
| Greatest Liability of any person or corporation,                                                         | 12,500           |
| Amount of paper discounted the past year,                                                                | 1,029,589        |
| Bills received of engravers,                                                                             | 707,303          |
| Bank Notes issued,                                                                                       | 624,300          |
| Bills not signed,                                                                                        | 83,000           |
| Bills destroyed,                                                                                         | 401,600          |
| Amount due from Directors as Principals,                                                                 | 2,503            |
| Amount due from Directors as Sureties,                                                                   | 1,060            |
| Greatest Liability of any Director,                                                                      | 1,350            |
| Amount due from Stockholders as Principals,                                                              | 14,840           |
| Amount of debts which have matured and are not paid,                                                     | 12,015           |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | 2,563            |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | 1,000            |
| Number of Stockholders,                                                                                  | 198              |
| Number of Stockholders out of the State,                                                                 | 16               |
| Greatest amount of Stock held by any person,                                                             | 10,400           |
| Amount of Stock held by persons out of the State,                                                        | 29,400           |
| Greatest amount held by any person out of the State,                                                     | 10,400           |
| Amount of Charges for Exchange during the past year, about                                               | \$2,500.         |
| Annual Expenses,                                                                                         | \$5,000.         |
| Rates of Exchange charged, on New York, Boston, and other places in New England,                         | ¼ to 1 per cent. |

## CASCO BANK, AT PORTLAND.

*Incorporated February 18, 1824. Charter extended April 11, 1857.*

*Directors, Eliphalet Greely, Nathan Cummings, Ezra Carter, Jr., Charles Jones, St. John Smith, Samuel E. Spring, William Evans.*

*President, Eliphalet Greely.*

*Cashier, E. P. Gerrish.*

CONDITION OF THE BANK ON THE 18TH DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>        |                | <i>Resources of the Bank.</i>     |                |
|----------------------------------|----------------|-----------------------------------|----------------|
| Capital Stock,                   | 600,000 00     | Specie, in its Banking House,     | 36,382 57      |
| Bills in circulation,            | 214,557 00     | Real Estate,                      | 6,000 00       |
| Net profits on hand,             | 62,651 32      | Bills of other Banks,             | 15,605 00      |
| Balances due other Banks,        | 418,57 00      | Balances due from other Banks,    | 15,476 40      |
| Cash deposited not bearing int., | 156,643 62     | Loan,                             | 960,846 54     |
| Cash deposited bearing interest, | -              | Specie deposited in Suffolk Bank, | -              |
| Total am't due from Bank,        | \$1,034,270 51 | Total am't Resources of Bank,     | \$1,034,270 51 |
| Immediate Liabilities,           | \$371,619 19.  | Immediate Resources,              | \$67,423 87.   |

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

|                                                                                                                    |            |
|--------------------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend, 4 per cent.                                                                                 |            |
| Amount of last Dividend,                                                                                           | \$24,000   |
| When declared, October 2, 1857.                                                                                    |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                             | 57,146     |
| Amount of debts due and not paid, and considered doubtful,                                                         | 3,978      |
| Bills in circulation under five dollars, about                                                                     | 30,000     |
| Greatest Liability of any person or corporation,                                                                   | 88,473     |
| Amount of paper discounted the past year,                                                                          | 3,834,351  |
| Bills received of engravers,                                                                                       | 1,691,078  |
| Bank Notes issued,                                                                                                 | 1,511,076  |
| Bills not signed,                                                                                                  | 180,002    |
| Bills destroyed,                                                                                                   | 880,076    |
| Amount due from Directors as Principals,                                                                           | 23,198     |
| Amount due from Directors as Sureties,                                                                             | 77,975     |
| Greatest Liability of any Director,                                                                                | 51,351     |
| Amount due from Stockholders as Principals,                                                                        | 14,103     |
| Amount of debts which have matured and are not paid,                                                               | 18,584     |
| Liability of the President and Directors as principals and Sureties in their individual capacity,                  | see above. |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,           | see above. |
| Number of Stockholders,                                                                                            | 422        |
| Number of Stockholders out of the State,                                                                           | unknown.   |
| Greatest amount of Stock held by any person,                                                                       | 24,000     |
| Amount of Stock held by persons out of the State,                                                                  | unknown.   |
| Greatest amount held by any person out of the State,                                                               | 14,000     |
| Amount of Charges for Exchange during the past year—No separate account kept of it.                                |            |
| Annual Expenses, about                                                                                             | \$12,750.  |
| Rates of Exchange charged, on New York, Boston, and other places in New England, from $\frac{1}{2}$ to 1 per cent. |            |

## CANAL BANK, AT PORTLAND.

*Incorporated February 19, 1825. Charter extended April 11, 1857.*

*Directors, W. W. Thomas, Win. Kimball, W. Goodenow, Chas. E. Barrett, George F. Shepley, Thos. Hammond, Nath'l Warren.*

*President, W. W. Thomas.*

*Cashier, J. B. Scott.*

CONDITION OF THE BANK ON THE 18TH DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>        |                | <i>Resources of the Bank.</i>     |                |
|----------------------------------|----------------|-----------------------------------|----------------|
| Capital Stock,                   | 600,000 00     | Specie, in its Banking House,     | 37,664 84      |
| Bills in circulation,            | 239,627 00     | Real Estate,                      | 500 00         |
| Net profits on hand,             | 65,635 57      | Bills of other Banks,             | 13,417 00      |
| Balances due other Banks,        | 44,216 20      | Balances due from other Banks,    | 229 24         |
| Cash deposited not bearing int., | 137,968 74     | Loan,                             | 1,035,636 43   |
| Cash deposited bearing interest, | -              | Specie deposited in Suffolk Bank, | -              |
| Total am't due from Bank,        | \$1,087,447 51 | Total am't Resources of Bank,     | \$1,087,447 51 |
| Immediate Liabilities,           | \$361,811 94.  | Immediate Resources,              | \$51,081 84.   |

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

|                                                                                                               |           |
|---------------------------------------------------------------------------------------------------------------|-----------|
| Rate of last Dividend, 4 per cent.                                                                            |           |
| Amount of last Dividend,                                                                                      | \$24,000  |
| When declared, October, 1857.                                                                                 |           |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                        | 58,133    |
| Amount of debts due and not paid, and considered doubtful,                                                    | 1,493     |
| Bills in circulation under five dollars,                                                                      | 30,000    |
| Greatest Liability of any person or corporation,                                                              | 216,341   |
| Amount of paper discounted the past year,                                                                     | 3,595,167 |
| Bills received of engravers,                                                                                  | 1,367,532 |
| Bank notes issued,                                                                                            | 432,000   |
| Bills not signed,                                                                                             | 152,000   |
| Bills destroyed,                                                                                              | 1,047,000 |
| Amount due from Directors as Principals,                                                                      | 30,802    |
| Amount due from Directors as Sureties,                                                                        | 18,644    |
| Greatest Liability of any Director,                                                                           | 25,062    |
| Amount due from Stockholders as Principals, about                                                             | 25,000    |
| Amount of Debts which have matured and are not paid,                                                          | 62,576    |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,             | -         |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,      | -         |
| Number of Stockholders,                                                                                       | 388       |
| Number of Stockholders out of the State,                                                                      | 31        |
| Greatest amount of Stock held by any person, 233 shares.                                                      |           |
| Amount of Stock held by persons out of the State, about 615 shares.                                           |           |
| Greatest amount held by any person out of State, 100 shares.                                                  |           |
| Am't of Charges for Exchange during the past year, about \$4,778.44.                                          |           |
| Annual Expenses, about \$8,100.                                                                               |           |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{2}$ to 1 per cent. |           |

## ATLANTIC BANK, AT PORTLAND.

Incorporated —. Charter extended April 13, 1857.

Directors, John M. Wood, G. F. Hitchings, Samuel Sawyer, D. S. Wood, D. Woodman, Jr.

President, John M. Wood.

Cashier, George D. Willes.

CONDITION OF THE BANK ON THE 17TH DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 100,000 00   | Specie, in its Banking House,     | 6,356 05     |
| Bills in circulation,            | 15,421 00    | Bank charges,                     | 2,381 94     |
| Net profits on hand,             | 2,187 92     | Bills of other Banks, and checks, | 2,140 40     |
| Balances due other Banks,        | —            | Balances due from other Banks,    | 278 05       |
| Cash deposited not bearing int., | 354 48       | Loan,                             | 106,806 96   |
| Cash deposited bearing interest, | —            | Specie deposited in Suffolk Bank, | —            |
| Total amount due from Bank,      | \$117,963 40 | Total am't Resources of Bank,     | \$117,963 40 |
| Immediate Liabilities,           | \$15,775 00. | Immediate Resources,              | \$8,774 00.  |

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

|                                                                                                                           |                              |              |
|---------------------------------------------------------------------------------------------------------------------------|------------------------------|--------------|
| Rate of last Dividend.                                                                                                    | No dividend since recharter. |              |
| Amount of last Dividend,                                                                                                  | “                            | “            |
| When declared,                                                                                                            | “                            | “            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                                    |                              | —            |
| Amount of debts due and not paid and considered doubtful,                                                                 |                              | —            |
| Bills in circulation under five dollars,                                                                                  |                              | —            |
| Greatest Liability of any person or corporation,                                                                          |                              | —            |
| Amount of paper discounted since July 14, 1857,                                                                           |                              | \$119,917 05 |
| Bills received of engravers,                                                                                              |                              | 200,000 00   |
| Bank Notes issued,                                                                                                        |                              | 55,604 00    |
| Bills not signed,                                                                                                         |                              | 69,700 00    |
| Bills destroyed,                                                                                                          |                              | 76,000 00    |
| Amount due from Directors as Principals,                                                                                  |                              | 18,800 00    |
| Amount due from Directors as Sureties,                                                                                    |                              | 17,596 00    |
| Greatest Liability of any Director,                                                                                       |                              | 15,000 00    |
| Amount due from Stockholders as Principals,                                                                               |                              | 81,719 00    |
| Amount of debts which have matured and are not paid,                                                                      |                              | 16,815 00    |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,                         |                              | 36,396 00    |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,                  |                              | —            |
| Number of Stockholders,                                                                                                   |                              | 22           |
| Number of Stockholders out of the State,                                                                                  |                              | 5            |
| Greatest amount of Stock held by any person,                                                                              |                              | 32,200 00    |
| Amount of Stock held by persons out of the State,                                                                         |                              | 24 800 00    |
| Greatest amount held by any person out of the State,                                                                      |                              | 10,000 00    |
| Amount of Charges for Exchange during the past year, —                                                                    |                              |              |
| Annual Expenses, \$1,500, exclusive of tax.                                                                               |                              |              |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{4}$ to $\frac{1}{2}$ per cent. |                              |              |



## BRUNSWICK BANK, AT BRUNSWICK.

*Incorporated April 1, 1836. Charter expired October 1, 1857. Closing np.*

*Directors, R. T. Dunlap, R. Greenleaf, R. McManus, A. J. Stone, Wm. Barron.*

*President, R. T. Dunlap.*

*Cashier, John Rogers.*

CONDITION OF THE BANK ON THE 4TH DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>        |             | <i>Resources of the Bank.</i>     |             |
|----------------------------------|-------------|-----------------------------------|-------------|
| Capital Stock,                   | 30,000 00   | Specie, in its Banking House,     | 176 33      |
| Bills in circulation,            | 7,512 00    | Real Estate,                      | -           |
| Net profits on hand,             | 17,759 75   | Bills of other Banks,             | -           |
| Balances due other Banks,        | -           | Balances due from other Banks,    | 978 87      |
| Cash deposited not bearing int., | 38 18       | Loan,                             | 54,154 73   |
| Cash deposited bearing interest, | -           | Specie deposited in Suffolk Bank, | -           |
| Total am't due from the Bank,    | \$55,309 93 | Total am't Resources of Bank,     | \$55,309 93 |
| Immediate Liabilities, \$--.     |             | Immediate Resources, \$--.        |             |

This Bank has paid to its Stockholders 50 per cent. of its capital, and closing up.

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

|                                                                                                          |          |
|----------------------------------------------------------------------------------------------------------|----------|
| Rate of last Dividend, 4 per cent.                                                                       |          |
| Amount of last Dividend,                                                                                 | \$2,400  |
| When declared, April 6, 1857.                                                                            |          |
| Amount of Reserved Profits at the time of declaring last Dividend,                                       | 13,038   |
| Amount of debts due and not paid, and considered doubtful,                                               | unknown. |
| Bills in circulation under five dollars, about                                                           | 1,000    |
| Greatest Liability of any person or corporation,                                                         | 21,500   |
| Amount of paper discounted the past year,                                                                | 194,179  |
| Bills received of engravers,                                                                             | 236,750  |
| Bank Notes issued,                                                                                       | 236,750  |
| Bills not signed,                                                                                        | none.    |
| Bills destroyed,                                                                                         | 216,750  |
| Amount due from Directors as Principals,                                                                 | 4,073    |
| Amount due from Directors as Sureties,                                                                   | -        |
| Greatest Liability of any Director,                                                                      | 3,073    |
| Amount due from Stockholders as Principals,                                                              | 6,773    |
| Amount of debts which have matured and are not paid,                                                     | 16,557   |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | 4,073    |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | -        |
| Number of Stockholders,                                                                                  | 66       |
| Number of Stockholders out of the State,                                                                 | 3        |
| Greatest amount of Stock held by any person,                                                             | 5,000    |
| Amount of Stock held by persons out of the State,                                                        | 6,120    |
| Greatest amount held by any person out of the State,                                                     | 4,800    |
| Amount of Charges for Exchange during the past year,                                                     |          |
| Annual Expenses,                                                                                         |          |
| Rates of Exchange charged, on New York, Boston, and other places in New England,                         |          |

## PEJEPSCOT BANK, AT BRUNSWICK.

Incorporated 1857. Commenced business October 2, 1857.

Directors, Jos. Badger, Wm. Barron, Alfred Skolfield, P. S. McLellan, H. C. Martin.

President, Joseph Badger,

Cashier, John Rogers.

CONDITION OF THE BANK ON THE 3D DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>          |                     | <i>Resources of the Bank.</i>        |                     |
|------------------------------------|---------------------|--------------------------------------|---------------------|
| Capital Stock paid in,             | 37,500 00           | Specie, in its Banking House,        | 5,682 29            |
| Bills in circulation,              | 15,133 00           | Real Estate,                         | 3,000 00            |
| Net profits on hand,               | 368 06              | Bills of other Banks,                | 7,860 00            |
| Balances due other Banks,          | -                   | Balances due from other Banks,       | 17,092 18           |
| Cash deposited not bearing int.,   | 16,960 75           | Loan,                                | 34,327 34           |
| Cash deposited bearing interest,   | -                   | Specie deposited in Suffolk Bank,    | 2,000 00            |
| <b>Total amount due from Bank,</b> | <b>\$69,961 81</b>  | <b>Total am't Resources of Bank,</b> | <b>\$69,961 81</b>  |
| <b>Immediate Liabilities,</b>      | <b>\$32,093 75.</b> | <b>Immediate Resources,</b>          | <b>\$15,542 47.</b> |

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

|                                                                                                          |         |
|----------------------------------------------------------------------------------------------------------|---------|
| Rate of last Dividend,                                                                                   |         |
| Amount of last Dividend,                                                                                 | -       |
| When declared,                                                                                           |         |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                   | -       |
| Amount of debts due and not paid, and considered doubtful,                                               | -       |
| Bills in circulation under five dollars, about                                                           | \$2,000 |
| Greatest Liability of any person or corporation,                                                         | -       |
| Amount of paper discounted from October 2, 1857,                                                         | 34,927  |
| Bills received of engravers,                                                                             | 149,000 |
| Bank Notes issued,                                                                                       | 88,500  |
| Bills not signed,                                                                                        | 60,500  |
| Bills destroyed,                                                                                         | -       |
| Amount due from Directors as Principals,                                                                 | -       |
| Amount due from Directors as Sureties,                                                                   | -       |
| Amount due from Stockholders as Principals,                                                              | 2,100   |
| Amount of debts which have matured and are not paid,                                                     | -       |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | -       |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | -       |
| Number of Stockholders,                                                                                  | 39      |
| Number of Stockholders out of the State,                                                                 | -       |
| Greatest amount of Stock held by any person,                                                             | 7,500   |
| Amount of Stock held by persons out of the State,                                                        | -       |
| Greatest amount held by any person out of the State,                                                     | -       |
| Amount of Charges for Exchange during the past year,                                                     |         |
| Annual Expenses,                                                                                         |         |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{2}$ per cent. |         |

## MAINE BANK, AT BRUNSWICK.

Incorporated April 14, 1857.

Directors, H. H. Boody, Charles Boutelle, Robert Bowker, Samuel R. Jackson, J. D. Lincoln, George F. Mustard, N. T. Palmer, William Woodside, J. D. Wilson.

President, Samuel R. Jackson.

Cashier, A. C. Robbins.

## CONDITION OF THE BANK ON THE 8TH DAY OF DECEMBER, 1857.

| <i>Due from the Bank.</i>        |             | <i>Resources of the Bank.</i>     |             |
|----------------------------------|-------------|-----------------------------------|-------------|
| Capital Stock, \$75,000, paid in | 37,500 00   | Specie, in its Banking House,     | 6,598 60    |
| Bills in circulation,            | 11,123 00   | Real Estate,                      | -           |
| Net profits on hand,             | 154 97      | Bills of other Banks,             | 2,857 00    |
| Balances due other Banks,        | -           | Balances due from other Banks,    | 17,799 55   |
| Cash deposited not bearing int., | 11,809 03   | Loan,                             | 31,331 85   |
| Cash deposited bearing interest, | -           | Specie deposited in Suffolk Bank, | 2,000 00    |
| Total amount due from Bank,      | \$60,587 00 | Total am't Resources of Bank,     | \$60,587 00 |
| Immediate Liabilities, \$—.      |             | Immediate Resources, \$—.         |             |

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

|                                                                                                                            |         |
|----------------------------------------------------------------------------------------------------------------------------|---------|
| Rate of last Dividend,                                                                                                     |         |
| Amount of last Dividend,                                                                                                   | -       |
| When declared,                                                                                                             |         |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                                     | -       |
| Amount of debts due and not paid, and considered doubtful,                                                                 | -       |
| Bills in circulation under five dollars,                                                                                   | \$3,000 |
| Greatest Liability of any person or corporation,                                                                           | 2,000   |
| Amount of paper discounted the past year,                                                                                  | -       |
| Bills received of engravers,                                                                                               | 100,500 |
| Bank Notes issued,                                                                                                         | 65,000  |
| Bills not signed,                                                                                                          | 35,500  |
| Bills destroyed,                                                                                                           | -       |
| Amount due from Directors as Principals,                                                                                   | 751     |
| Amount due from Directors as Sureties,                                                                                     | 3,531   |
| Amount due from Stockholders as Principals,                                                                                | 5,068   |
| Amount of debts which have matured and are not paid,                                                                       | -       |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,                          | 4,282   |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,                   | -       |
| Number of Stockholders,                                                                                                    | 114     |
| Number of Stockholders out of the State,                                                                                   | 1       |
| Greatest amount of Stock held by any person,                                                                               | 9,000   |
| Amount of Stock held by persons out of the State,                                                                          | 200     |
| Greatest amount held by any person out of the State,                                                                       | 200     |
| Amount of Charges for Exchange during the past year, —.                                                                    |         |
| Annual Expenses. This Bank went into operation Nov. 23, 1857.                                                              |         |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{4}$ and $\frac{1}{2}$ per cent. |         |

## ANDROSCOGGIN BANK, AT TOPSHAM.

*Charter expired and closing up.**Directors, Charles Thompson, J. Barron, D. Scribner, N. Perkins, W. B. Purinton.**President, Charles Thompson.**Cashier, \_\_\_\_\_*

CONDITION OF THE BANK ON THE \_\_\_\_\_ DAY OF \_\_\_\_\_ 1857.

| <i>Due from the Bank.</i>                                                                                                                                                        |             | <i>Resources of the Bank.</i>                                                                                                                                             |             |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|
| Capital Stock,                                                                                                                                                                   | 49,000 00   | Specie, in its Banking House,                                                                                                                                             | 1,463 71    |
| Bills in circulation,                                                                                                                                                            | 9,812 00    | Real Estate,                                                                                                                                                              | 6,514 29    |
| Net profits on hand,                                                                                                                                                             | 570 45      | Bills of other Banks,                                                                                                                                                     | 1,138 00    |
| Dividends,                                                                                                                                                                       | 573 00      | Balances due from other Banks,                                                                                                                                            | 20,866 00   |
| Cash deposited, including all sums<br>whatsoever due from the Bank,<br>not bearing interest, its bills in<br>circulation, profits, and balances<br>due to other Banks, excepted, | 649 55      | Amount of all debts due, includ-<br>ing Notes, Bills of Exchange,<br>and all Stocks and funded Debts<br>of every description, excepting<br>balances due from other Banks, | 30,623 00   |
| Total am't due from the Bank,                                                                                                                                                    | \$60,605 00 | Total am't of Resources of Bank,                                                                                                                                          | \$60,605 00 |

*Doubtful Debts, &c.*

|                                                            |   |   |          |
|------------------------------------------------------------|---|---|----------|
| Amount of debts due and not paid, and considered doubtful, | . | . | \$150 00 |
| Amount due from Directors as Principals,                   | . | . | 6,976 27 |
| Amount due from Directors as Sureties,                     | . | . | 4,212 22 |
| Greatest Liability of any Director,                        | . | . | 7,972 22 |
| Amount due from Stockholders as Principals,                | . | . | 1,800 00 |

## UNION BANK, AT BRUNSWICK.

*Incorporated July 27, 1850. Charter extended April 11, 1857.*

*Directors, Joseph McKeen, A. B. Thompson, Adams Lemont, Joshua Haskell, George Skolfield, Robert McManus, Charles S. Pennell.*

*President, Joseph McKeen.*

*Cashier, Bartlett Adams.*

## CONDITION OF THE BANK ON THE 4TH DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 100,000 00   | Specie, in its Banking House,     | 10,981 31    |
| Bills in circulation,            | 41,647 00    | Real Estate,                      | -            |
| Net profits on hand,             | 5,567 86     | Bills of other Banks, and Checks, | 3,683 60     |
| Balances due other Banks,        | 44 40        | Balances due from other Banks,    | 4,600 38     |
| Cash deposited not bearing int., | 16,486 62    | Loan,                             | 142,480 59   |
| Cash deposited bearing interest, | -            | Specie deposited in Suffolk Bank, | 2,000 00     |
| Total am't due from the Bank,    | \$163,745 88 | Total am't Resources of Bank,     | \$163,745 88 |
| Immediate Liabilities,           | \$58,178 02. | Immediate Resources,              | \$21,265 29. |

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

|                                                                                                          |         |
|----------------------------------------------------------------------------------------------------------|---------|
| Rate of last dividend, 3½ per cent.                                                                      |         |
| Amount of last dividend,                                                                                 | \$3,500 |
| When declared, July, 1857.                                                                               |         |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                   | 4,142   |
| Amount of debts due and not paid, and considered doubtful, about                                         | 12,000  |
| Bills in circulation under five dollars, about                                                           | 6,000   |
| Greatest Liability of any person or corporation,                                                         | 11,707  |
| Amount of paper discounted the past year,                                                                | 410,129 |
| Bill received of engravers,                                                                              | 198,000 |
| Bank Notes issued,                                                                                       | 132,000 |
| Bills not signed,                                                                                        | 66,000  |
| Bills destroyed,                                                                                         | 37,114  |
| Amount due from Directors as Principals,                                                                 | 13,551  |
| Amount due from Directors as Sureties,                                                                   | 6,850   |
| Greatest Liability of any Director,                                                                      | 11,707  |
| Amount due from Stockholders as Principals,                                                              | 5,940   |
| Amount of debts which have matured and are not paid,                                                     | 44,867  |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | 20,401  |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | 11,707  |
| Number of Stockholders,                                                                                  | 110     |
| Number of Stockholders out of the State,                                                                 | 2       |
| Greatest amount of Stock held by any person,                                                             | 5,000   |
| Amount of Stock held by persons out of the State,                                                        | 2,900   |
| Greatest amount held by any person out of the State,                                                     | 2,000   |
| Amount of Charges for Exchange during the past year —                                                    |         |
| Annual Expenses, \$2,200 including tax.                                                                  |         |
| Rates of Exchange charged, on New York, Boston, and other places in New England, ½ per cent.             |         |

## LONG REACH BANK, AT BATH.

Incorporated April 14, 1857.

Directors, D. C. Magoun, Samuel J. Robinson, George S. Richardson, B. C. Sewall,  
M. F. Gannett.

President, D. C. Magoun.

Cashier, D. N. Magoun.

CONDITION OF THE BANK ON THE 2D DAY OF DECEMBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 51,200 00    | Specie, in its Banking House,     | 1,769 90     |
| Bills in circulation,            | 19,031 00    | Real Estate,                      | -            |
| Net profits on hand,             | 1,423 29     | Bills of other Banks,             | 4,064 00     |
| Balances due other Banks,        | 29,487 09    | Balances due from other Banks,    | 13,651 97    |
| Cash deposited not bearing int., | 15,668 76    | Loan,                             | 95,324 27    |
| Cash deposited bearing interest, | -            | Specie deposited in Suffolk Bank, | 2,000 00     |
| Total am't due from Bank,        | \$116,810 14 | Total am't Resources of Bank,     | \$116,810 14 |
| Immediate Liabilities, \$—.      |              | Immediate Resources, \$—.         |              |

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

|                                                                                                                                                     |         |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| Rate of last Dividend,                                                                                                                              |         |
| Amount of last Dividend,                                                                                                                            | -       |
| When declared,                                                                                                                                      |         |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                                                              | -       |
| Amount of debts due and not paid, and considered doubtful,                                                                                          | -       |
| Bills in circulation under five dollars, about                                                                                                      | \$2,100 |
| Greatest Liability of any person or corporation,                                                                                                    | 9,200   |
| Amount of paper discounted since October 1, 1857,                                                                                                   | 169,086 |
| Bills received of engravers,                                                                                                                        | 79,000  |
| Bank Notes issued,                                                                                                                                  | 40,000  |
| Bills not signed,                                                                                                                                   | 39,000  |
| Bills destroyed,                                                                                                                                    | -       |
| Amount due from Directors as Principals,                                                                                                            | 8,025   |
| Amount due from Directors as Sureties,                                                                                                              | 16,749  |
| Greatest liability of any Director,                                                                                                                 | 3,425   |
| Amount due from Stockholders as Principals,                                                                                                         | 25,211  |
| Amount of debts which have matured and are not paid,                                                                                                | 3,576   |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,                                                   | 15,609  |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,                                            | 1,625   |
| Number of Stockholders,                                                                                                                             | 107     |
| Number of Stockholders out of the State,                                                                                                            | 6       |
| Greatest amount of Stock held by any person,                                                                                                        | 5,700   |
| Amount of Stock held by persons out of the State,                                                                                                   | 3,600   |
| Greatest amount held by any person out of the State,                                                                                                | 1,000   |
| Amount of Charges for Exchange, \$148.10.                                                                                                           |         |
| Annual Expenses. In operation only two months.                                                                                                      |         |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{4}$ per cent. generally, ( $\frac{1}{2}$ in some cases.) |         |

## LINCOLN BANK, AT BATH.

Incorporated June 16, 1813. Charter extended April 11, 1857.

Directors, James F. Patten, Charles Davenport, L. W. Houghton, S. Harward, J. P. Morse, Charles Clapp, Jr.

President, James F. Patten.

Cashier, John Shaw.

## CONDITION OF THE BANK ON THE 31ST DAY OF OCTOBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 200,000 00   | Specie, in its Banking House,     | 10,934 09    |
| Bills in circulation,            | 46,085 00    | Real Estate,                      | -            |
| Net profits on hand,             | 3,222 23     | Bills of other Banks,             | 5,297 00     |
| Balances due other Banks,        | 2,004 47     | Balances due from other banks,    | 25,808 52    |
| Cash deposited not bearing int., | 39,009 50    | Loan,                             | 246,281 59   |
| Cash deposited bearing interest, | -            | Specie deposited in Suffolk Bank, | 2,000 00     |
| Total amount due from Bank,      | \$290,321 20 | Total am't Resources of Bank,     | \$290,321 20 |
| Immediate Liabilities,           | \$87,099 27. | Immediate Resources,              | \$44,039 61. |

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

|                                                                                                          |         |
|----------------------------------------------------------------------------------------------------------|---------|
| Rate of last Dividend, 4 per cent.                                                                       |         |
| Amount of last Dividend,                                                                                 | \$8,000 |
| When declared, September 29, 1857.                                                                       |         |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                   | 2,745   |
| Amount of debts due and not paid, and considered doubtful,                                               | none.   |
| Bills in circulation under five dollars, about                                                           | 3,500   |
| Greatest Liability of any person or corporation,                                                         | 48,075  |
| Amount of paper discounted the past year,                                                                | 900,404 |
| Bills received of engravers,                                                                             | 257,500 |
| Bank Notes issued,                                                                                       | 182,500 |
| Bills not signed,                                                                                        | 85,000  |
| Bills destroyed,                                                                                         | 80,424  |
| Amount due from Directors as Principals,                                                                 | 3,190   |
| Amount due from Directors as Sureties,                                                                   | 3,999   |
| Greatest Liability of any Director,                                                                      | 3,086   |
| Amount due from Stockholders as Principals,                                                              | 25,625  |
| Amount of debts which have matured and are not paid,                                                     | 30,983  |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | 7,189   |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | 3,172   |
| Number of Stockholders,                                                                                  | 116     |
| Number of Stockholders out of the State,                                                                 | 4       |
| Greatest amount of Stock held by any person,                                                             | 20,000  |
| Amount of Stock held by persons out of the State,                                                        | 3,700   |
| Greatest amount held by any person out of the State,                                                     | 1,000   |
| Amount of Charges for Exchange during the past year.                                                     |         |
| Annual Expenses, about \$3,000.                                                                          |         |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{4}$ per cent. |         |

## COMMERCIAL BANK, AT BATH.

*Incorporated February 16, 1832. Charter expired October 1, 1857.*

*Directors, W. D. Sewall, Thomas M. Reed, Converse L. Owen, G. Hyde, C. Clapp, Jr.  
President, Wm. D. Sewall.  
Cashier, D. N. Magoun.*

CONDITION OF THE BANK ON THE 29TH DAY OF OCTOBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>  |              |
|----------------------------------|--------------|--------------------------------|--------------|
| Capital Stock,                   | 50,000 00    | Specie, in its Banking House,  | 12           |
| Bills in circulation,            | 33,944 00    | Balances due from other Banks, | -            |
| Net profits on hand,             | 2,053 49     | Loan,                          | 84,037 67    |
| Balances due other Banks,        | -            | Suspense amount,               | 4,069        |
| Cash deposited not bearing int., | 14,646 74    | Specie deposited in Long Reach |              |
| Cash deposited bearing interest, | -            | Bank,                          | 12,537 44    |
| Total am't due from Bank,        | \$100,644 23 | Total am't Resources of Bank,  | \$100,644 23 |
| Immediate Liabilities,           | \$48,590 74. | Immediate Resources,           | \$12,537 44. |

The bills of this Bank are redeemed by the Long Reach Bank.

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

|                                                                                                          |          |
|----------------------------------------------------------------------------------------------------------|----------|
| Rate of last Dividend, 3½ per cent.                                                                      |          |
| Amount of last Dividend,                                                                                 | \$3,500. |
| When declared, April, 1857.                                                                              |          |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                   | 240      |
| Amount of debts due and not paid, and considered doubtful,                                               | 7,675    |
| Bills in circulation under five dollars, about                                                           | 1,500    |
| Greatest Liability of any person or corporation,                                                         | 5,400    |
| Amount of paper discounted the past year,                                                                | 453,318  |
| Bills received of engravers,                                                                             | 320,690  |
| Bank Notes issued,                                                                                       | 290,690  |
| Bills not signed,                                                                                        | 18,000   |
| Bills destroyed,                                                                                         | 139,690  |
| Amount due from Directors as Principals,                                                                 | 5,300    |
| Amount due from Directors as Sureties,                                                                   | 6,075    |
| Greatest Liability of any Director,                                                                      | 5,400    |
| Amount due from Stockholders as Principals,                                                              | 7,500    |
| Amount of debts which have matured and are not paid,                                                     | 7,757    |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | -        |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | -        |
| Number of Stockholders,                                                                                  | 104      |
| Number of Stockholders out of the State,                                                                 | 7        |
| Greatest amount of Stock held by any person,                                                             | 5,700    |
| Amount of Stock held by persons out of the State,                                                        | 4,200    |
| Greatest amount held by any person out of the State,                                                     | 900      |
| Amount of Charges for Exchange during the past year.                                                     |          |
| Annual Expenses, about \$1,600.                                                                          |          |
| Rates of Exchange charged, on New York, Boston, and other places in New England, ¼ to ½ per cent.        |          |



## CITY BANK, AT BATH.

*Incorporated March, 1853. Charter extended April 11, 1857.*

*Directors, James H. McLellan, Oliver Moses, E. K. Harding, B. C. Bailey, John G. Richardson, L. A. Houghton, G. C. Trufant.*

*President, J. H. McLellan.*

*Cashier, Otis Kimball.*

CONDITION OF THE BANK ON THE 3D DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 250,000 00   | Specie, in its Banking House,     | 5,139 03     |
| Bills in circulation,            | 39,491 00    | Real Estate,                      | -            |
| Net profits on hand,             | 62 10        | Bills of other Banks,             | 28,111 00    |
| Balances due other Banks,        | -            | Balances due from other Banks,    | 36,178 16    |
| Cash deposited not bearing int., | 12,272 99    | Loan,                             | 230,397 90   |
| Cash deposited bearing interest, | -            | Specie deposited in Suffolk Bank, | 2,000 00     |
| Total amount due from Bank,      | \$301,826 09 | Total am't Resources of Bank,     | \$301,826 09 |
| Immediate Liabilities,           | \$51,763 99. | Immediate Resources,              | \$71,428 19. |

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

|                                                                                                          |            |
|----------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend, 3 per cent.                                                                       |            |
| Amount of last Dividend,                                                                                 | \$7,500    |
| When declared, September 30, 1857.                                                                       |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                   | 622        |
| Amount of debts due and not paid, and considered doubtful,                                               | uncertain. |
| Bills in circulation under five dollars, about                                                           | 7,300      |
| Greatest Liability of any person or corporation,                                                         | 26,682     |
| Amount of paper discounted the past year,                                                                | 1,034,398  |
| Bills received of engravers,                                                                             | 206,000    |
| Bank Notes issued,                                                                                       | 126,550    |
| Bills not signed,                                                                                        | 79,450     |
| Bills destroyed,                                                                                         | 6,900      |
| Amount due from Directors as Principals.                                                                 | 23,328     |
| Amount due from Directors as Sureties,                                                                   | 10,610     |
| Greatest Liability of any Director,                                                                      | 10,628     |
| Amount due from Stockholders as Principals,                                                              | 45,957     |
| Amount of debts which have matured and are not paid,                                                     | 36,322     |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | -          |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | 32,958     |
| Number of Stockholders,                                                                                  | 182        |
| Number of Stockholders out of the State,                                                                 | 14         |
| Greatest amount of Stock held by any person,                                                             | 30,000     |
| Amount of Stock held by persons out of the State,                                                        | 15,400     |
| Greatest amount held by any person out of the State,                                                     | 2,500      |
| Amount of Charges for Exchange during the past year. Not kept separate.                                  |            |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{4}$ per cent. |            |

## SAGADAHOC BANK, AT BATH.

*Incorporated April 1, 1836. Charter extended April 11, 1857.*

*Directors, Thomas D. Robinson, L. Blackmer, J. Smith, William M. Reed, W. Pur-  
rington, Moses Riggs, William V. Moses.*

*President, T. D. Robinson.*

*Cashier, D. F. Baker.*

CONDITION OF THE BANK ON THE 31ST DAY OF OCTOBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 100,000 00   | Specie, in its Banking House,     | 6,604 42     |
| Bills in circulation,            | 21,346 00    | Real Estate,                      | 1,200 00     |
| Net profits on hand,             | 10,266 14    | Bills of other Banks,             | 1,877 00     |
| Balances due other Banks,        | 1,057 09     | Balances due from other Banks,    | 14,385 20    |
| Cash deposited not bearing int., | 21,675 65    | Loan,                             | 128,278 26   |
| Cash deposited bearing interest, | -            | Specie deposited in Suffolk Bank, | 2,000 00     |
| Total am't due from the Bank,    | \$154,344 88 | Total am't Resources of Bank,     | \$154,344 88 |
| Immediate Liabilities,           | \$44,078 74. | Immediate Resources,              | \$24,866 42. |

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

|                                                                                                          |                              |
|----------------------------------------------------------------------------------------------------------|------------------------------|
| Rate of last Dividend, 3 per cent.                                                                       |                              |
| Amount of last Dividend,                                                                                 | \$3,000                      |
| When declared, October 1, 1857.                                                                          |                              |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                   | 9,552                        |
| Amount of debts due and not paid and considered doubtful,                                                | 619                          |
| Bills in circulation under five dollars, about,                                                          | 1,000                        |
| Greatest Liability of any person or corporation, about                                                   | 14,000                       |
| Amount of paper discounted the past year, about                                                          | 520,000                      |
| Bills received of engravers,                                                                             | 307,750                      |
| Bank Notes issued,                                                                                       | 191,350                      |
| Bills not signed,                                                                                        | 115,000                      |
| Bills destroyed,                                                                                         | 71,776                       |
| Amount due from Directors as Principals,                                                                 | 12,154                       |
| Amount due from Directors as Sureties,                                                                   | 12,700                       |
| Greatest Liability of any Director,                                                                      | 11,199                       |
| Amount due from Stockholders as Principals,                                                              | 4,305                        |
| Amount of debts which have matured and are not paid,                                                     | 3,043                        |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | 24,854                       |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | 255                          |
| Number of Stockholders,                                                                                  | 80                           |
| Number of Stockholders out of the State,                                                                 | 3                            |
| Greatest amount of Stock held by any person,                                                             | 10,100                       |
| Amount of stock held by persons out of the State,                                                        | 9,200                        |
| Greatest amount held by any person out of the State,                                                     | 6,200                        |
| Amount of Charges for Exchange during the past year,                                                     | \$1,228.                     |
| Annual Expenses, about                                                                                   | \$2,500.                     |
| Rates of Exchange charged, on New York, Boston, and other places in New England,                         | $\frac{1}{2}$ to 1 per cent. |

## BATH BANK, AT BATH.

Incorporated 1855. Charter extended April 11, 1857.

Directors, Freeman Clark, A. G. Page, H. W. Owen, G. A. Prebble, S. Larabee,  
Roland Fisher, Isaac Merriitt.

President, F. Clark.

Cashier, F. Patridge.

CONDITION OF THE BANK ON THE 29TH DAY OF OCTOBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>    |              |
|----------------------------------|--------------|----------------------------------|--------------|
| Capital Stock,                   | 100,000 00   | Specie, in its Banking House,    | 2,740 82     |
| Bills in circulation,            | 23,771 00    | Real Estate,                     | 1,000 00     |
| Net profits on hand,             | 537 30       | Bills of other Banks,            | 1,112 00     |
| Balances due other Banks,        | -            | Balances due from other Banks,   | 7,798 79     |
| Cash deposited not bearing int., | 5,594 23     | Loan,                            | 115,250 92   |
| Cash deposited bearing interest, | -            | Specie deposited in Suffolk Bk., | 2,000 00     |
| Total amount due from Bank,      | \$129,902 53 | Total am't Resources of Bank,    | \$129,902 53 |
| Immediate Liabilities,           | \$29,365 00. | Immediate Resources,             | \$13,651 00. |

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

|                                                                                                          |                                          |
|----------------------------------------------------------------------------------------------------------|------------------------------------------|
| Rate of last Dividend, 3 per cent.                                                                       |                                          |
| Amount of last Dividend,                                                                                 | \$3,000                                  |
| When declared, October 5, 1857.                                                                          |                                          |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                   | 408                                      |
| Amount of debts due and not paid, and considered doubtful,                                               | 2,000                                    |
| Bills in circulation under five dollars,                                                                 | 5,775                                    |
| Greatest Liability of any person or corporation,                                                         | 7,794                                    |
| Amount of paper discounted the past year,                                                                | 490,921                                  |
| Bills received of engravers,                                                                             | 74,000                                   |
| Bank Notes issued,                                                                                       | 56,500                                   |
| Bills not signed,                                                                                        | 13,700                                   |
| Bills destroyed,                                                                                         | none.                                    |
| Amount due from Directors as Principals,                                                                 | 6,796                                    |
| Amount due from Directors as Sureties,                                                                   | 3,833                                    |
| Greatest Liability of any Director,                                                                      | 5,800                                    |
| Amount due from Stockholders as Principals,                                                              | 5,985                                    |
| Amount of debts which have matured and are not paid,                                                     | 6,955                                    |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | 10,629                                   |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | 9,539                                    |
| Number of Stockholders,                                                                                  | 125                                      |
| Number of Stockholders out of the State,                                                                 | 2                                        |
| Greatest amount of Stock held by any person,                                                             | 7,800                                    |
| Amount of Stock held by persons out of the State,                                                        | 2,500                                    |
| Greatest amount held by any person out of the State,                                                     | 1,500                                    |
| Amount of Charges for Exchange during the past year,                                                     | \$206 18.                                |
| Annual Expenses, about                                                                                   | \$1,836.                                 |
| Rates of Exchange charged, on New York, Boston, and other places in New England,                         | $\frac{1}{4}$ to $\frac{1}{2}$ per cent. |

## MARINERS BANK, AT WISCASSET.

Incorporated 1835. Charter extended April 11, 1857.

Directors, Henry Clark, Wilmot Wood, Patrick Lennox, S. Alley, James McCarty.  
 President, Henry Clark.  
 Cashier, S. P. Baker.

## CONDITION OF THE BANK ON THE 6TH DAY OF OCTOBER, 1857.

| <i>Due from the Bank.</i>            |                     | <i>Resources of the Bank.</i>        |                     |
|--------------------------------------|---------------------|--------------------------------------|---------------------|
| Capital Stock,                       | 50,000 00           | Specie, in its Banking House,        | 5,288 26            |
| Bills in circulation,                | 21,004 00           | Real Estate,                         | 3,203 61            |
| Net profits on hand,                 | 1,900 72            | Bills of other Banks,                | 990                 |
| Balances due other Banks,            | -                   | Balances due from other Banks,       | 8,477 92            |
| Cash deposited not bearing int.,     | 7,037 75            | Loan,                                | 58,982 68           |
| Cash deposited bearing interest,     | -                   | Specie deposited in Suffolk Bank,    | 3,000 00            |
| <b>Total am't due from the Bank,</b> | <b>\$79,942 47</b>  | <b>Total am't Resources of Bank,</b> | <b>\$79,942 47</b>  |
| <b>Immediate Liabilities,</b>        | <b>\$28,041 75.</b> | <b>Immediate Resources,</b>          | <b>\$17,766 18.</b> |

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

|                                                                                                          |                  |
|----------------------------------------------------------------------------------------------------------|------------------|
| Rate of last Dividend, 3½ per cent.                                                                      |                  |
| Amount of last Dividend,                                                                                 | \$1,750          |
| When declared, April 13, 1857.                                                                           |                  |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                   | 85               |
| Amount of debts due and not paid and considered doubtful,                                                | uncertain.       |
| Bills in circulation under five dollars, about,                                                          | 1,800            |
| Greatest Liability of any person or corporation, about                                                   | 12,620           |
| Amount of paper discounted the past year, about                                                          | 137,844          |
| Bills received of engravers,                                                                             | 152,950          |
| Bank Notes issued,                                                                                       | 131,650          |
| Bills not signed,                                                                                        | 21,300           |
| Bills destroyed,                                                                                         | 84,859           |
| Amount due from Directors as Principals,                                                                 | 4,650            |
| Amount due from Directors as Sureties,                                                                   | 767              |
| Greatest Liability of any Director,                                                                      | 5,000            |
| Amount due from Stockholders as Principals,                                                              | 12,712           |
| Amount of debts which have matured and are not paid,                                                     | 4,696            |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | as above.        |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | -                |
| Number of Stockholders,                                                                                  | 92               |
| Number of Stockholders out of the State,                                                                 | 9                |
| Greatest amount of Stock held by any person,                                                             | 5,000            |
| Amount of stock held by persons out of the State,                                                        | 6,000            |
| Greatest amount held by any person out of the State,                                                     | 1,600            |
| Amount of Charges for Exchange during the past year,                                                     | \$51 36.         |
| Annual Expenses, about                                                                                   | \$1,300.         |
| Rates of Exchange charged, on New York, Boston, and other places in New England,                         | ¼ to ½ per cent. |

## MARINE BANK, AT DAMARISCOTTA.

*Incorporated April 7, 1852. Charter extended April 11, 1857.*

*Directors, B. D. Metcalf, Abner Stetson, J. G. Hustin, Daniel Day, Abr'm Flye, E. N. Shaw, Alden Flye.*

*President, B. D. Metcalf.*

*Cashier, B. F. Shaw.*

## CONDITION OF THE BANK ON THE 19TH DAY OF SEPTEMBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 50,000 00    | Specie, in its Banking House,     | 3,078 52     |
| Bills in circulation,            | 23,432 00    | Real Estate,                      | -            |
| Net profits on hand,             | 1,552 35     | Bills of other Banks,             | 670          |
| Balances due other Banks,        | -            | Balances due from other banks,    | 5,592 66     |
| Cash deposited not bearing int., | -            | Loan,                             | 67,237 43    |
| Cash deposited bearing interest, | 4,594 26     | Specie deposited in Suffolk Bank, | 3,000 00     |
| Total amount due from Bank,      | \$79,578 61  | Total am't Resources of Bank,     | \$79,578 61  |
| Immediate Liabilities,           | \$28,026 26. | Immediate Resources,              | \$12,341 18. |

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

Rate of last Dividend, 4 per cent.

Amount of last Dividend, . . . . . \$2,000 00

When declared, June 1, 1857.

Amount of Reserved Profits at the time of declaring the last Dividend, 393 12

Amount of debts due and not paid, and considered doubtful, . . . . . none.

Bills in circulation under five dollars, . . . . . 2,000 00

Greatest Liability of any person or corporation, . . . . . 6,520 00

Amount of paper discounted the past year, . . . . . 250,536 54

Bills received of engravers, . . . . . 108,500 00

Bank Notes issued, . . . . . 86,273 00

Bills not signed, . . . . . 22,227 00

Bills destroyed, . . . . . 6,426 00

Amount due from Directors as Principals, . . . . . 6,958 80

Amount due from Directors as Sureties, . . . . . 8,813 39

Amount due from Stockholders as Principals, . . . . . 9,192 64

Greatest Liability of any Director, . . . . . 4,623 64

Amount of debts which have matured and are not paid, . . . . . 3,612 00

Liability of the President and Directors as Principals and Sureties in their individual capacity, . . . . . 6,958 80

Liability of President and Directors as members of a firm, or the agents or officers of any corporation, . . . . . 11,466 34

Number of Stockholders, . . . . . 67

Number of Stockholders out of the State, . . . . . 9

Greatest amount of Stock held by any person, . . . . . 5,000 00

Amount of Stock held by persons out of the State, . . . . . 3,300 00

Greatest amount held by any person out of the State, . . . . . 800 00

Amount of Charges for Exchange during the past year.

Annual Expenses, \$1,500.

Rates of Exchange charged, on New York, Boston, and other places in New England,  $\frac{1}{4}$  to  $\frac{1}{2}$  per cent.

## WALDOBOROUGH BANK, AT WALDOBOROUGH.

Incorporated March 7, 1853. Charter extended April 11, 1857.

Directors, Isaac Reed, John Sides, Augustus Welt, G. Farrington, L. L. Kennedy.

President, Isaac Reed.

Cashier, B. B. Haskell.

## CONDITION OF THE BANK ON THE 19TH DAY OF SEPTEMBER, 1857.

| <i>Due from the Bank.</i>           |                     | <i>Resources of the Bank.</i>        |                     |
|-------------------------------------|---------------------|--------------------------------------|---------------------|
| Capital Stock,                      | 50,000 00           | Specie, in its Banking House,        | 7,467 68            |
| Bills in circulation,               | 37,220 00           | Real Estate,                         | -                   |
| Net profits on hand,                | 2,656 85            | Bills of other Banks,                | 2,572 00            |
| Balances due other Banks,           | -                   | Balances due from other Banks,       | 9,083 40            |
| Cash deposited not bearing int.,    | 13,156 46           | Loan,                                | 80,910 23           |
| Cash deposited bearing interest,    | -                   | Specie deposited in Suffolk Bank,    | 3,000 00            |
| <b>Total am't due from Bank,</b>    | <b>\$103,033 31</b> | <b>Total am't Resources of Bank,</b> | <b>\$103,033 31</b> |
| Immediate Liabilities, \$50,376 46. |                     | Immediate Resources, \$22,123 08.    |                     |

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

|                                                                                                                           |            |
|---------------------------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend, 4 per cent.                                                                                        |            |
| Amount of last Dividend,                                                                                                  | \$2,000 00 |
| When declared, July 6, 1857.                                                                                              |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                                    | 1,957 45   |
| Amount of debts due and not paid, and considered doubtful,                                                                | -          |
| Bills in circulation under five dollars, about                                                                            | -          |
| Greatest Liability of any person or corporation,                                                                          | 5,000 00   |
| Amount of paper discounted the past year,                                                                                 | 202,299 43 |
| Bills received of engravers,                                                                                              | 198,000 00 |
| Bank Notes issued,                                                                                                        | 80,289 00  |
| Bills not signed,                                                                                                         | 80,920 00  |
| Bills destroyed,                                                                                                          | 36,791 00  |
| Amount due from Directors as Principals,                                                                                  | nothing.   |
| Amount due from Directors as Sureties,                                                                                    | 1,000 00   |
| Greatest Liability of any Director,                                                                                       | -          |
| Amount due from Stockholders as Principals,                                                                               | 7,115 00   |
| Amount of debts which have matured and are not paid,                                                                      | 5,896 79   |
| Liability of the President and Directors as principals and Sureties in their individual capacity,                         | 1,000 00   |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,                  | nothing.   |
| Number of Stockholders,                                                                                                   | 139        |
| Number of Stockholders out of the State,                                                                                  | 6          |
| Greatest amount of Stock held by any person,                                                                              | 2,100 00   |
| Amount of Stock held by persons out of the State,                                                                         | 3,700 00   |
| Greatest amount held by any person out of the State,                                                                      | 1,000 00   |
| Amount of Charges for Exchange during the past year —                                                                     |            |
| Annual Expenses, \$1,500.                                                                                                 |            |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{4}$ to $\frac{1}{2}$ per cent. |            |

## NEW CASTLE BANK, AT NEW CASTLE.

Incorporated April 1, 1854. Charter extended April 11, 1857.

Directors, Jos. Haines, John H. Convers, A. Hall, Wm. Hitchcock, Cyrus Cotter, T. J. Merrill, Albert Glidden.

President, Jos. Haines.

Cashier, D. W. Chapman.

## CONDITION OF THE BANK ON THE 19TH DAY OF SEPTEMBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 50,000 00    | Specie, in its Banking House,     | 4,016 70     |
| Bills in circulation,            | 26,328 00    | Bills of other Banks,             | 606 00       |
| Net profits on hand,             | 1,876 22     | Balances due from other Banks,    | 4,421 27     |
| Balances due other Banks,        | -            | Loan,                             | 68,646 67    |
| Cash deposited not bearing int., | 4,287 61     | Specie deposited in Suffolk Bank, | 3,000 00     |
| Cash deposited bearing interest, | -            | Bank Charges,                     | 1,801 19     |
| Total am't due from Bank,        | \$82,491 83  | Total am't Resources of Bank,     | \$82,491 83  |
| Immediate Liabilities,           | \$30,579 61. | Immediate Resources,              | \$12,043 79. |

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

|                                                                                                          |            |
|----------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend, 4 per cent.                                                                       |            |
| Amount of last Dividend,                                                                                 | \$2,000 00 |
| When declared, May 1, 1857.                                                                              |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                   | 153 04     |
| Amount of debts due and not paid, and considered doubtful,                                               | -          |
| Bills in circulation under five dollars,                                                                 | 4,000 00   |
| Greatest Liability of any person or corporation,                                                         | 6,900 00   |
| Amount of paper discounted the past year,                                                                | 241,710 53 |
| Bills received of engravers,                                                                             | 86,600 00  |
| Bank notes issued,                                                                                       | 40,096 00  |
| Bills not signed,                                                                                        | 24,504 00  |
| Bills destroyed,                                                                                         | 22,000 00  |
| Amount due from Directors as Principals,                                                                 | 6,500 00   |
| Amount due from Directors as Sureties,                                                                   | 9,187 00   |
| Greatest amount due from any Director,                                                                   | 3,900 00   |
| Amount due from Stockholders as Principals, about                                                        | 13,884 00  |
| Amount of Debts which have matured and are not paid,                                                     | 2,290 00   |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | -          |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | 8,000 00   |
| Number of Stockholders,                                                                                  | 103        |
| Number of Stockholders out of the State,                                                                 | 5          |
| Greatest amount of Stock held by any person,                                                             | 2,800 00   |
| Amount of Stock held by persons out of the State,                                                        | 4,400 00   |
| Greatest amount held by any person out of the State,                                                     | 2,000 00   |
| Am't of Charges for Exchange during the past year, about \$500.                                          |            |
| Annual Expenses, about \$1,400.                                                                          |            |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{2}$ per cent. |            |

## MEDOMACK BANK, AT WALDOBOROUGH.

Incorporated April 1, 1836. Charter extended April 11, 1857.

Directors, John H. Kennedy, G. D. Smouse, Henry Kennedy, A. Storer, James Schwartz, Jr.

President, John H. Kennedy.

Cashier, George Allen.

CONDITION OF THE BANK ON THE 19TH DAY OF SEPTEMBER, 1857.

| <i>Due from the Bank.</i>          |                     | <i>Resources of the Bank.</i>        |                     |
|------------------------------------|---------------------|--------------------------------------|---------------------|
| Capital Stock,                     | 50,000 00           | Specie, in its Banking House,        | 8,127 68            |
| Bills in circulation,              | 37,249 00           | Real Estate,                         | -                   |
| Net profits on hand,               | 2,225 86            | Bills of other Banks, and checks,    | 3,091 43            |
| Balances due other Banks,          | -                   | Balances due from other Banks,       | 3,907 90            |
| Cash deposited not bearing int.,   | 8,899 93            | Loan,                                | 81,247 89           |
| Cash deposited bearing interest,   | -                   | Specie deposited in Suffolk Bank,    | 3,000 00            |
| <b>Total amount due from Bank,</b> | <b>\$99,374 79</b>  | <b>Total am't Resources of Bank,</b> | <b>\$99,374 79</b>  |
| <b>Immediate Liabilities,</b>      | <b>\$47,148 93.</b> | <b>Immediate Resources,</b>          | <b>\$18,126 99.</b> |

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

|                                                                                                          |            |
|----------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend, 4 per cent.                                                                       |            |
| Amount of last Dividend,                                                                                 | \$2,000 00 |
| When declared, September 4, 1857.                                                                        |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                   | 2,193 65   |
| Amount of debts due and not paid and considered doubtful,                                                | none.      |
| Bills in circulation under five dollars,                                                                 | 7,000 00   |
| Greatest Liability of any person or corporation,                                                         | 7,897 13   |
| Amount of paper discounted since July 14, 1857,                                                          | 178,154 33 |
| Bills received of engravers,                                                                             | 419,205 00 |
| Bank Notes issued,                                                                                       | 358,705 00 |
| Bills not signed,                                                                                        | 60,500 00  |
| Bills destroyed,                                                                                         | 293,205 00 |
| Amount due from Directors as Principals,                                                                 | -          |
| Amount due from Directors as Sureties,                                                                   | 9,391 99   |
| Amount due from Stockholders as Principals,                                                              | 7,897 13   |
| Amount of debts which have matured and are not paid,                                                     | 12,509 15  |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | nothing.   |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | "          |
| Number of Stockholders,                                                                                  | 99         |
| Number of Stockholders out of the State,                                                                 | 13         |
| Greatest amount of Stock held by any person,                                                             | 2,600 00   |
| Amount of Stock held by persons out of the State,                                                        | 16,500 00  |
| Greatest amount held by any person out of the State,                                                     | 2,600 00   |
| Amount of Charges for Exchange during the past year, --                                                  |            |
| Annual Expenses, \$1,450.                                                                                |            |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{4}$ per cent. |            |



## LIME ROCK BANK, AT ROCKLAND.

*Incorporated April 1, 1836. Charter extended April 11, 1857.*

*Directors, H. G. Berry, T. W. Hix, Reuben Sherer, J. Wakefield, J. T. Berry, O. H. Perry. One vacancy.*

*President, \_\_\_\_\_.*

*Cashier, A. D. Nichols.*

## CONDITION OF THE BANK ON THE 23D DAY OF SEPTEMBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 100,000 00   | Specie, in its Banking House,     | 10,352 57    |
| Bills in circulation,            | 51,936 00    | Real Estate,                      | 4,478 86     |
| Net profits on hand,             | 3,165 26     | Bills of other Banks, and checks, | 16,574 94    |
| Balances due other Banks,        | 84 44        | Balances due from other Banks,    | 3,817 32     |
| Cash deposited not bearing int., | 29,472 91    | Loan,                             | 148,534 92   |
| Cash deposited bearing interest, | 2,100 00     | Specie deposited in Suffolk Bank, | 3,000 00     |
| Total am't due from the Bank,    | \$186,758 61 | Total am't Resources of Bank,     | \$186,758 61 |
| Immediate Liabilities,           | \$83,593 35. | Immediate Resources,              | \$33,744 83. |

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

|                                                                                                                           |            |
|---------------------------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend, 3 per cent.                                                                                        |            |
| Amount of last Dividend,                                                                                                  | \$3,000 00 |
| When declared, April 16, 1857.                                                                                            |            |
| Amount of Reserved Profits at the time of declaring last Dividend,                                                        | 230 00     |
| Amount of debts due and not paid, and considered doubtful,                                                                | 7,000 00   |
| Bills in circulation under five dollars,                                                                                  | 2,500 00   |
| Greatest Liability of any person or corporation,                                                                          | 16,896 00  |
| Amount of paper discounted the past year,                                                                                 | 465,013 00 |
| Bills received of engravers,                                                                                              | 242,960 00 |
| Bank Notes issued,                                                                                                        | 171,345 00 |
| Bills not signed,                                                                                                         | 71,615 00  |
| Bills destroyed,                                                                                                          | 107,772 00 |
| Amount due from Directors as Principals,                                                                                  | 3,589 00   |
| Amount due from Directors as Sureties,                                                                                    | 9,612 00   |
| Greatest Liability of any Director,                                                                                       | -          |
| Amount due from Stockholders as Principals,                                                                               | 16,064 00  |
| Amount of debts which have matured and are not paid,                                                                      | 20,514 00  |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,                         | 12,602 00  |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,                  | -          |
| Number of Stockholders,                                                                                                   | 153        |
| Number of Stockholders out of the State,                                                                                  | 15         |
| Greatest amount of Stock held by any person,                                                                              | 4,900 00   |
| Amount of Stock held by persons out of the State,                                                                         | 3,300 00   |
| Greatest amount held by any person out of the State,                                                                      | 1,100 00   |
| Amount of Charges for Exchange during the past year —                                                                     |            |
| Annual Expenses, \$2,000.                                                                                                 |            |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{4}$ to $\frac{1}{2}$ per cent. |            |

## ROCKLAND BANK, AT ROCKLAND.

Incorporated May 31, 1851. Charter extended April 11, 1857.

Directors, A. H. Kimball, William McLoon, J. White, Francis Cobb, N. H. Farwell,  
Timo. Williams, Thomas Colson.

President, A. H. Kimball.

Cashier, William H. Titeomb.

CONDITION OF THE BANK ON THE 23D DAY OF SEPTEMBER, 1857.

| <i>Due from the Bank.</i>        |               | <i>Resources of the Bank.</i>     |              |
|----------------------------------|---------------|-----------------------------------|--------------|
| Capital Stock,                   | 150,000 00    | Specie, in its Banking House,     | 23,225 25    |
| Bills in circulation,            | 90,925 00     | Real Estate,                      | 4,900 00     |
| Net profits on hand,             | 5,244 60      | Bills of other Banks, and checks, | 4,453 00     |
| Balances due other Banks,        | 226 92        | Balances due from other Banks,    | 42,332 03    |
| Cash deposited not bearing int., | 36,017 85     | Loan,                             | 204,504 09   |
| Cash deposited bearing interest, | -             | Specie deposited in Suffolk Bank, | 3,000 00     |
| Total amount due from Bank,      | \$282,414 37  | Total am't Resources of Bank,     | \$282,414 37 |
| Immediate Liabilities,           | \$127,169 77. | Immediate Resources,              | \$73,010 28. |

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

|                                                                                                                              |            |
|------------------------------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend, 3 per cent.                                                                                           |            |
| Amount of last Dividend,                                                                                                     | \$4,570 00 |
| When declared, April 12, 1857.                                                                                               |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                                       | 1,516 00   |
| Amount of debts due and not paid, and considered doubtful,                                                                   | not any.   |
| Bills in circulation under five dollars, about                                                                               | 7,550 00   |
| *Greatest Liability of any person or corporation,                                                                            | 27,000 00  |
| Amount of paper discounted the past year,                                                                                    | 707,338 71 |
| Bills received of engravers,                                                                                                 | 185,000 00 |
| Bank Notes issued,                                                                                                           | 167,200 00 |
| Bills not signed,                                                                                                            | 17,800 00  |
| Bills destroyed,                                                                                                             | 41,775 00  |
| Amount due from Directors as Principals,                                                                                     | 20,071 00  |
| Amount due from Directors as Sureties,                                                                                       | 28,469 00  |
| Amount due from Stockholders as Principals,                                                                                  | 13,726 00  |
| Greatest Liability of any Director,                                                                                          | 13,331 00  |
| Amount of debts which have matured and are not paid,                                                                         | †26,886 00 |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,                            | 11,171 00  |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,                     | 9,000 00   |
| Number of Stockholders,                                                                                                      | 169        |
| Number of Stockholders out of the State,                                                                                     | 2          |
| Greatest amount of Stock held by any person,                                                                                 | 6,300 00   |
| Amount of Stock held by persons out of the State,                                                                            | 1,600 00   |
| Greatest amount held by any person out of the State,                                                                         | 800 00     |
| Amount of Charges for Exchange during the past year, not known.                                                              |            |
| Annual Expenses, \$3,000.                                                                                                    |            |
| Rates of Exchange charged, on New York, $\frac{1}{4}$ to 1 per cent., other places, $\frac{1}{2}$ to $\frac{1}{4}$ per cent. |            |

\* Insurance Company.

† Provision for the immediate payment of a large part of this amount had been made.

## THOMASTON BANK, AT THOMASTON.

*Incorporated February 26, 1825. Charter extended April 11, 1857.*

*Directors, Wm. Singer, Manassah H. Smith, Wm. R. Keith, B. Webb, S. Wate.*

*President, Wm. Singer.*

*Cashier, John D. Barnard.*

CONDITION OF THE BANK ON THE 26TH DAY OF SEPTEMBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 50,000 00    | Specie, in its Banking House,     | 17,210 80    |
| Bills in circulation,            | 42,670 00    | Real Estate,                      | 3,075 00     |
| Net profits on hand,             | 3,138 09     | Bills of other Banks,             | 3,231 00     |
| Balances due other Banks,        | 72 42        | Balances due from other Banks,    | \$8,110 54   |
| Cash deposited not bearing int., | 48,265 00    | Loan,                             | 80,518 17    |
| Cash deposited bearing interest, | -            | Specie deposited in Suffolk Bank, | 2,000 00     |
| Total amount due from Bank,      | \$144,145 51 | Total am't Resources of Bank,     | \$144,145 51 |
| Immediate Liabilities,           | \$91,007 42. | Immediate Resources,              | \$50,552 34. |

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

Rate of last Dividend, 4 per cent.

Amount of last Dividend, . . . . . \$2,000 00  
When declared, April 6, 1857.

Amount of Reserved Profits at the time of declaring the last Dividend, 878 00

Amount of debts due and not paid, and considered doubtful, . . . . . none.

Bills in circulation under five dollars, . . . . . 5,429 00

Greatest Liability of any person or corporation, . . . . . 8,000 00

Amount of paper discounted the past year, . . . . . 142,443 00

Bills received of engravers, . . . . . 274,040 00

Bank Notes issued, . . . . . 72,442 00

Bills not signed, . . . . . 25,000 00

Bills destroyed, . . . . . 176,598 00

Amount due from Directors as Principals, . . . . . 650 00

Amount due from Directors as Sureties, . . . . . 2,830 50

Greatest Liability of any Director, . . . . . 1,909 50

Amount due from Stockholders as Principals, . . . . . -

Amount of debts which have matured and are not paid, . . . . . 19,634 24

Liability of the President and Directors as Principals and Sureties in their individual capacity, . . . . . 3,480 50

Liability of President and Directors as members of a firm, or the agents or officers of any corporation, . . . . . -

Number of Stockholders, . . . . . 78

Number of Stockholders out of the State, . . . . . 7

Greatest amount of Stock held by any person, . . . . . 5,500 00

Amount of Stock held by persons out of the State, . . . . . 2,400 00

Greatest amount held by any person out of the State, . . . . . 500 00

Amount of Charges for Exchange during the past year, nothing.

Annual Expenses, \$1,700.

Rates of Exchange charged, on New York, Boston, and other places in New England,  $\frac{1}{4}$  per cent.

## NORTH BANK, AT ROCKLAND.

*Incorporated March 20, 1854. Charter extended April 11, 1857.*

*Directors, John Bird, Robert Crockett, E. W. Pendleton, J. J. Perry, A. Stanley, John Jameson, H. Brewster.*

*President, John Bird.*

*Cashier, S. N. Hatch.*

CONDITION OF THE BANK ON THE 23D DAY OF SEPTEMBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 50,000 00    | Specie, in its Banking House,     | 8,451 02     |
| Bills in circulation,            | 39,921 00    | Real Estate,                      | 6,015 12     |
| Net profits on hand,             | 1,874 44     | Bills of other Banks, and checks, | 14,433 93    |
| Balances due other Banks,        | -            | Balances due from other Banks,    | -            |
| Cash deposited not bearing int., | 16,080 21    | Loan,                             | 76,979 58    |
| Cash deposited bearing interest, | 1,000 00     | Specie deposited in Suffolk Bank, | 3,000 00     |
| Total am't due from Bank,        | \$108,879 65 | Total am't Resources of Bank,     | \$108,879 65 |
| Immediate Liabilities,           | \$57,001 21. | Immediate Resources,              | \$25,884 95. |

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

|                                                                                                          |            |
|----------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend, 3 per cent.                                                                       |            |
| Amount of last Dividend,                                                                                 | \$1,500 00 |
| When declared, April 15, 1857.                                                                           |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                   | 68 00      |
| Amount of debts due and not paid, and considered doubtful,                                               | -          |
| Bills in circulation under five dollars,                                                                 | 5,260 00   |
| Greatest Liability of any person or corporation,                                                         | -          |
| Amount of paper discounted the past year,                                                                | 335,958 00 |
| Bills received of engravers,                                                                             | 85,500 00  |
| Bank Notes issued,                                                                                       | 51,500 00  |
| Bills not signed,                                                                                        | 34,000 00  |
| Bills destroyed,                                                                                         | -          |
| Amount due from Directors as Principals,                                                                 | 7,700 00   |
| Amount due from Directors as Sureties,                                                                   | 4,100 00   |
| Greatest Liability of any Director,                                                                      | -          |
| Amount due from Stockholders as Principals,                                                              | 15,342 00  |
| Amount of debts which have matured and are not paid,                                                     | -          |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | 11,879 00  |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | 1,700 00   |
| Number of Stockholders,                                                                                  | 118        |
| Number of Stockholders out of the State,                                                                 | 5          |
| Greatest amount of Stock held by any person,                                                             | 3,600 00   |
| Amount of Stock held by persons out of the State,                                                        | 1,600 00   |
| Greatest amount held by any person out of the State,                                                     | 500 00     |
| Amount of Charges for Exchange, during the past year.                                                    |            |
| Annual Expenses, \$1,354 34.                                                                             |            |
| Rates of Exchange charged, on New York, Boston, and other places in New England, nothing.                |            |

## GEORGES BANK, AT THOMASTON.

*Incorporated February 14, 1852. Charter extended April 11, 1857.*

*Directors, Edward O'Brien, Edwin Smith, Joseph Gilchrist, Robert Walsh, L. B. Gilchrist, Oliver Robinson.*

*President, Edward O'Brien.*

*Cashier, J. C. Levensaler.*

## CONDITION OF THE BANK ON THE 26TH DAY OF SEPTEMBER, 1857.

| <i>Due from the Bank.</i>          |                     | <i>Resources of the Bank.</i>        |                     |
|------------------------------------|---------------------|--------------------------------------|---------------------|
| Capital Stock,                     | 50,000 00           | Specie, in its Banking House,        | 9,710 10            |
| Bills in circulation,              | 25,532 00           | Real Estate,                         | 4,750 00            |
| Net profits on hand,               | 1,151 31            | Bills of other Banks,                | 606 00              |
| Balances due other Banks,          | 1,400 22            | Balances due from other Banks,       | 2,737 37            |
| Cash deposited not bearing int.,   | 9,328 66            | Loan,                                | 67,608 72           |
| Cash deposited bearing interest,   | -                   | Specie deposited in Suffolk Bank,    | 2,000 00            |
| <b>Total amount due from Bank,</b> | <b>\$87,412 19</b>  | <b>Total am't Resources of Bank,</b> | <b>\$87,412 19</b>  |
| <b>Immediate Liabilities,</b>      | <b>\$36,200 88.</b> | <b>Immediate Resources,</b>          | <b>\$15,053 47.</b> |

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

|                                                                                                                                |             |
|--------------------------------------------------------------------------------------------------------------------------------|-------------|
| Rate of last Dividend, 4 per cent.                                                                                             |             |
| Amount of last Dividend,                                                                                                       | \$2,000 00  |
| When declared, April 1, 1857.                                                                                                  |             |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                                         | 110 13      |
| Amount of debts due and not paid, and considered doubtful,                                                                     | none.       |
| Bills in circulation under five dollars,                                                                                       | 3,000 00    |
| Greatest Liability of any person or corporation,                                                                               | 6,000 00    |
| Amount of paper discounted the past year,                                                                                      | 132,622 69  |
| Bills received of engravers,                                                                                                   | 90,000 00   |
| Bank Notes issued,                                                                                                             | 77,500 00   |
| Bills not signed,                                                                                                              | 12,500 00   |
| Bills destroyed,                                                                                                               | 9,800 00    |
| Amount due from Directors as Principals,                                                                                       | nothing.    |
| Amount due from Directors as Sureties,                                                                                         | 9,684 99    |
| Amount due from Stockholders as Principals,                                                                                    | 1,100 00    |
| Greatest Liability of any Director,                                                                                            | 5,000 00    |
| Amount of debts which have matured and are not paid,                                                                           | 6,660 65    |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,                              | 6,899 02    |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,                       | 2,785 97    |
| Number of Stockholders,                                                                                                        | 117         |
| Number of Stockholders out of the State,                                                                                       | 5           |
| Greatest amount of Stock held by any person,                                                                                   | 4,800 00    |
| Amount of Stock held by persons out of the State,                                                                              | 3,400 00    |
| Greatest amount held by any person out of the State,                                                                           | 1,200 00    |
| Amount of Charges for Exchange during the past year, about                                                                     | \$28 61.    |
| Annual Expenses,                                                                                                               | \$1,292 75. |
| Rates of Exchange charged, on New York, Boston, and other places in New England, from $\frac{1}{4}$ to $\frac{1}{2}$ per cent. |             |

## BANK OF COMMERCE, AT BELFAST.

*Incorporated March 8, 1854. Charter extended April 11, 1857.*

*Directors, Alfred W. Johnson, Wm. H. Burrell, James P. Furber, Asa Faunce, William H. Conner, Wm. H. Hunt, C. P. Carter.*

*President, A. W. Johnson.*

*Cashier, Charles Palmer.*

## CONDITION OF THE BANK ON THE 21ST DAY OF SEPTEMBER, 1857.

| <i>Due from the Bank.</i>           |                     | <i>Resources of the Bank.</i>        |                     |
|-------------------------------------|---------------------|--------------------------------------|---------------------|
| Capital Stock,                      | 75,000 00           | Specie, in its Banking House,        | 4,687 26            |
| Bills in circulation,               | 27,312 00           | Real Estate,                         | -                   |
| Net profits on hand,                | 3,878 95            | Bills of other Banks, and checks,    | 1,599 09            |
| Balances due other Banks,           | -                   | Balances due from other Banks,       | 11,349 36           |
| Cash deposited not bearing int.,    | 8,688 76            | Loan,                                | 94,244 00           |
| Cash deposited bearing interest,    | -                   | Specie deposited in Suffolk Bank,    | 3,000 00            |
| <b>Total am't due from Bank,</b>    | <b>\$114,879 71</b> | <b>Total am't Resources of Bank,</b> | <b>\$114,879 71</b> |
| Immediate Liabilities, \$35,912 76. |                     | Immediate Resources, \$20,635 71.    |                     |

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

|                                                                                                                                    |            |
|------------------------------------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend, 5 per cent.                                                                                                 |            |
| Amount of last Dividend,                                                                                                           | \$3,000 00 |
| When declared, April 6, 1857.                                                                                                      |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                                             | 780 15     |
| Amount of debts due and not paid, and considered doubtful,                                                                         | 4,000 00   |
| Bills in circulation under five dollars,                                                                                           | 9,744 00   |
| Greatest Liability of any person or corporation,                                                                                   | 9,210 76   |
| Amount of paper discounted the past year,                                                                                          | 252,490 00 |
| Bills received of engravers,                                                                                                       | 81,000 00  |
| Bank Notes issued,                                                                                                                 | 74,900 00  |
| Bills not signed,                                                                                                                  | 6,100 00   |
| Bills destroyed,                                                                                                                   | none.      |
| Amount due from Directors as Principals,                                                                                           | 6,369 66   |
| Amount due from Directors as Sureties,                                                                                             | 7,865 00   |
| Amount due from Stockholders as Principals,                                                                                        | 12,074 49  |
| Greatest Liability of any Director,                                                                                                | 8,519 66   |
| Amount of debts which have matured and are not paid,                                                                               | 17,038 34  |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,                                  | 14,234 66  |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,                           | 8,285 00   |
| Number of Stockholders,                                                                                                            | 116        |
| Number of Stockholders out of the State,                                                                                           | 8          |
| Greatest amount of Stock held by any person,                                                                                       | 5,000 00   |
| Amount of Stock held by persons out of the State,                                                                                  | 11,800 00  |
| Greatest amount held by any person out of the State,                                                                               | 5,000 00   |
| Amount of Charges for Exchange during the past year, about \$1,200.                                                                |            |
| Annual Expenses, \$1,675 47, not including Bank tax due Oct. 1.                                                                    |            |
| Rates of Exchange charged, on New York, Boston, and other places in New England,—no fixed rate; charge according to circumstances. |            |

## SEARSPORT BANK, AT SEARSPORT.

Incorporated March 15, 1853. Charter extended April 11, 1857.

Directors, J. Merithew, D. S. Goodale, A. H. Ellis, A. Nichols, C. True, S. Curtis, N. G. Hitchborn.

President, J. Merithew.

Cashier, Charles Gordon.

CONDITION OF THE BANK ON THE 19TH DAY OF SEPTEMBER, 1857.

| <i>Due from the Bank.</i>         |              | <i>Resources of the Bank.</i>     |              |
|-----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                    | 50,000 00    | Specie, in its Banking House,     | 5,417 81     |
| Bills in circulation,             | 35,507 00    | Real Estate,                      | -            |
| Net profits on hand,              | 1,885 65     | Bills of other Banks, and Checks, | 1,413 00     |
| Balances due other Banks,         | -            | Balances due from other Banks,    | 3,979 47     |
| Cash deposited not bearing int.,  | 16,021 95    | Loan,                             | 91,721 32    |
| Cash dep. bearing int, 4 pr. ct., | 2,117 00     | Specie deposited in Suffolk Bank, | 3,000 00     |
| Total am't due from the Bank,     | \$105,531 60 | Total am't Resources of Bank,     | \$105,531 60 |
| Immediate Liabilities,            | \$56,645 95. | Immediate Resources,              | \$13,810 28. |

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

|                                                                                                          |            |
|----------------------------------------------------------------------------------------------------------|------------|
| Rate of last dividend, 3 per cent.                                                                       |            |
| Amount of last dividend,                                                                                 | \$1,500 00 |
| When declared, April 7, 1857.                                                                            |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                   | 43 97      |
| Amount of debts due and not paid, and considered doubtful, about                                         | 827 00     |
| Bills in circulation under five dollars, about                                                           | 5,000 00   |
| Greatest Liability of any person or corporation,                                                         | 12,692 00  |
| Amount of paper discounted the past year,                                                                | 131,115 00 |
| Bills received of engravers,                                                                             | 116,000 00 |
| Bank Notes issued,                                                                                       | 85,000 00  |
| Bills not signed,                                                                                        | 31,000 00  |
| Bills destroyed,                                                                                         | 31,628 00  |
| Amount due from Directors as Principals,                                                                 | 9,521 00   |
| Amount due from Directors as Sureties,                                                                   | 6,211 00   |
| Amount due from Stockholders as Principals,                                                              | 15,700 00  |
| Amount of debts which have matured and are not paid,                                                     | 1,500 00   |
| Greatest Liability of any Director,                                                                      | 3,662 00   |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | 15,732 00  |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | -          |
| Number of Stockholders,                                                                                  | 43         |
| Number of Stockholders out of the State,                                                                 | 3          |
| Greatest amount of Stock held by any person,                                                             | 4,000 00   |
| Amount of Stock held by persons out of the State,                                                        | 4,500 00   |
| Greatest amount held by any person out of the State,                                                     | 2,000 00   |

Amount of Charges for Exchange during the past year, \$82 56.

Annual Expenses, \$1,701 60.

Rates of Exchange charged, on New York, Boston, and other places in New England—on Boston, nothing—other places in New England,  $\frac{1}{4}$  per cent.

## BELFAST BANK, AT BELFAST.

*Incorporated April 1, 1836. Charter extended April 11, 1857.*

*Directors, Thomas Marshall, James P. White, P. R. Hazeltine, Daniel Haraden, Jos. Williamson.*

*President, Thomas Marshall.*

*Cashier, N. H. Bradbury.*

## CONDITION OF THE BANK ON THE 21ST DAY OF SEPTEMBER, 1857.

| <i>Due from the Bank.</i>          |                     | <i>Resources of the Bank.</i>        |                     |
|------------------------------------|---------------------|--------------------------------------|---------------------|
| Capital Stock,                     | 100,000 00          | Specie, in its Banking House,        | 11,042 07           |
| Bills in circulation,              | 69,338 00           | Real Estate,                         | 1,156 64            |
| Net profits on hand,               | 5,609 98            | Bills of other Banks, and checks,    | 2,842 00            |
| Balances due other Banks,          | 5 12                | Balances due from other Banks,       | 20,888 21           |
| Cash deposited not bearing int.,   | 29,405 43           | Loan,                                | 165,429 61          |
| Cash deposited bearing interest,   | -                   | Specie deposited in Suffolk Bank,    | 3,000 00            |
| <b>Total amount due from Bank,</b> | <b>\$204,358 53</b> | <b>Total am't Resources of Bank,</b> | <b>\$204,358 53</b> |
| <b>Immediate Liabilities,</b>      | <b>\$98,523 53.</b> | <b>Immediate Resources,</b>          | <b>\$34,772 28.</b> |

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

|                                                                                                                           |            |
|---------------------------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend, 4 per cent.                                                                                        |            |
| Amount of last Dividend,                                                                                                  | \$4,000 00 |
| When declared, April 6, 1857.                                                                                             |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                                    | 2,136 99   |
| Amount of debts due and not paid, and considered doubtful,                                                                | none.      |
| Bills in circulation under five dollars, about                                                                            | 13,000 00  |
| Greatest Liability of any person or corporation,                                                                          | 3,654 11   |
| Amount of paper discounted the past year,                                                                                 | 505,659 94 |
| Bills received of engravers,                                                                                              | 263,000 00 |
| Bank Notes issued,                                                                                                        | 113,362 00 |
| Bills not signed,                                                                                                         | 35,000 00  |
| Bills destroyed,                                                                                                          | 114,921 00 |
| Amount due from Directors as Principals,                                                                                  | 3,123 32   |
| Amount due from Directors as Sureties,                                                                                    | 8,997 51   |
| Amount due from Stockholders as Principals,                                                                               | 4,975 00   |
| Greatest Liability of any Director,                                                                                       | 2,732 20   |
| Amount of debts which have matured and are not paid,                                                                      | 11,538 74  |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,                         | 12,120 83  |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,                  | 3,654 11   |
| Number of Stockholders,                                                                                                   | 120        |
| Number of Stockholders out of the State,                                                                                  | 30         |
| Greatest amount of Stock held by any person,                                                                              | 5,800 00   |
| Amount of Stock held by persons out of the State,                                                                         | 27,200 00  |
| Greatest amount held by any person out of the State,                                                                      | 3,000 00   |
| Amount of Charges for Exchange during the past year, not known.                                                           |            |
| Annual Expenses, \$2,021 62.                                                                                              |            |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{4}$ to $\frac{1}{2}$ per cent. |            |



## BUCKSPORT BANK, AT BUCKSPORT.

*Incorporated April 10, 1854. Charter extended April 11, 1857.*

*Directors*, E. Barnard, H. Darling, John Buck, Samuel Adams, J. N. Swasey, T. C. Woodman, N. T. Hill, E. A. Upton, Jos. Bradley.

*President*, E. Barnard.

*Cashier*, Edward Swasey.

CONDITION OF THE BANK ON THE 18TH DAY OF SEPTEMBER, 1857.

| <i>Due from the Bank:</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 75,000 00    | Specie, in its Banking House,     | 4,989 51     |
| Bills in circulation,            | 58,907 00    | Real Estate,                      | -            |
| Net profits on hand,             | 6,026 58     | Bills of other Banks, and checks, | 720 00       |
| Balances due other Banks,        | -            | Balances due from other Banks,    | 18,554 35    |
| Cash deposited not bearing int., | 15,037 80    | Loan,                             | 130,035 64   |
| Cash deposited bearing interest, | 2,308 12     | Specie deposited in Suffolk Bank, | 3,000 00     |
| Total amount due from Bank,      | \$157,299 50 | Total am't Resources of Bank,     | \$157,299 50 |
| Immediate Liabilities,           | \$76,272 92. | Immediate Resources,              | \$26,763 85. |

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

|                                                                                                                                            |            |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend, 4 per cent.                                                                                                         |            |
| Amount of last Dividend,                                                                                                                   | \$3,000 00 |
| When declared, April 11, 1857.                                                                                                             |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                                                     | 2,029 47   |
| Amount of debts due and not paid, and considered doubtful,                                                                                 | none.      |
| Bills in circulation under five dollars, about                                                                                             | 15,000 00  |
| Greatest Liability of any person or corporation,                                                                                           | 22,292 00  |
| Amount of paper discounted the past year,                                                                                                  | 448,008 67 |
| Bills received of engravers,                                                                                                               | 154,550 00 |
| Bank Notes issued,                                                                                                                         | 100,473 00 |
| Bills not signed,                                                                                                                          | 54,077 00  |
| Bills destroyed,                                                                                                                           | none.      |
| Amount due from Directors as Principals,                                                                                                   | 4,066 46   |
| Amount due from Directors as Sureties,                                                                                                     | 14,461 16  |
| Greatest Liability of any Director,                                                                                                        | 6,970 00   |
| Amount due from Stockholders as Principals,                                                                                                | 7,165 21   |
| Amount of debts which have matured and are not paid,                                                                                       | 6,244 79   |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,                                          | 18,527 62  |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,                                   | 3,086 70   |
| Number of Stockholders,                                                                                                                    | 101        |
| Number of Stockholders out of the State,                                                                                                   | 6          |
| Greatest amount of Stock held by any person,                                                                                               | 6,000 00   |
| Amount of Stock held by persons out of the State,                                                                                          | 6,800 00   |
| Greatest amount held by any person out of the State,                                                                                       | 2,000 00   |
| Amount of Charges for Exchange during the past year, about                                                                                 | \$1,800.   |
| Annual Expenses,                                                                                                                           | \$2,000.   |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{4}$ to 1 per cent., according to circumstances. |            |

## CITY BANK, AT BANGOR.

*Incorporated March 11, 1852. Voted not to accept the act extending the charter to 1867.*

*Directors, G. L. Boynton, E. S. Coe, Wm. Cutter, R. S. Morrison, S. F. Humphrey.*

*President, G. L. Boynton.*

*Cashier, L. Bradley, Jr.*

CONDITION OF THE BANK ON THE 26TH DAY OF SEPTEMBER, 1857.

| <i>Due from the Bank.</i>            |                     | <i>Resources of the Bank.</i>        |                     |
|--------------------------------------|---------------------|--------------------------------------|---------------------|
| Capital Stock,                       | 100,000 00          | Specie, in its Banking House,        | 1,867 95            |
| Bills in circulation,                | 7,411 00            | Bills of other Banks, and checks,    | 4,002 92            |
| Net profits on hand,                 | 12,232 84           | Balances due from other Banks,       | 1,276 41            |
| Balances due other Banks,            | -                   | Loan,                                | 118,160 35          |
| Cash deposited bearing interest,     | 40,663 79           | Stock of Bank,                       | 32,000 00           |
|                                      |                     | Specie deposited in Suffolk Bank,    | 3,000 00            |
| <b>Total am't due from the Bank,</b> | <b>\$160,307 63</b> | <b>Total am't Resources of Bank,</b> | <b>\$160,307 63</b> |
| <b>Immediate Liabilities,</b>        | <b>\$48,074 79.</b> | <b>Immediate Resources,</b>          | <b>\$10,147 28.</b> |

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

|                                                                                                          |            |
|----------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend, 3 per cent.                                                                       |            |
| Amount of last Dividend,                                                                                 | \$3,000 00 |
| When declared, October 13, 1855.                                                                         |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                   | 6,928 46   |
| Amount of debts due and not paid, and considered doubtful,                                               | uncertain. |
| Bills in circulation under five dollars,                                                                 | -          |
| Greatest Liability of any person or corporation,                                                         | -          |
| Amount of paper discounted the past year,                                                                | none.      |
| Bills received of engravers,                                                                             | 388,922 09 |
| Bank Notes issued,                                                                                       | 255,332 00 |
| Bills not signed,                                                                                        | 133,507 00 |
| Bills destroyed,                                                                                         | 138,084 00 |
| Amount due from Directors as Principals,                                                                 | -          |
| Amount due from Directors as Sureties,                                                                   | 369 60     |
| Amount due from Stockholders as Principals,                                                              | 16,954 32  |
| Amount of debts which have matured and are not paid,                                                     | 131,165 50 |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | 369 60     |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | -          |
| Number of Stockholders,                                                                                  | 36         |
| Number of Stockholders out of the State,                                                                 | 16         |
| Greatest amount of Stock held by any person,                                                             | 10,000 00  |
| Amount of Stock held by persons out of the State,                                                        | 45,200 00  |
| Greatest amount held by any person out of the State,                                                     | 10,000 00  |
| Amount of Charges for Exchange during the past year --                                                   |            |
| Annual Expenses,                                                                                         |            |
| Rates of Exchange charged, on New York, Boston, and other places in New England. [This Bank is closing.] |            |

## KENDUSKEAG BANK, AT BANGOR.

*Incorporated July 13, 1847. Renewal of charter accepted for \$75,000.*

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

*President, G. W. Pickering.*

*Cashier, T. S. Dodd.*

CONDITION OF THE BANK ON THE 26TH DAY OF SEPTEMBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 100,000 00   | Specie, in its Banking House,     | 5,948 44     |
| Bills in circulation,            | 46,438 00    | Real Estate,                      | 9,700 00     |
| Net profits on hand,             | 1,753 89     | Bills of other Banks, and checks, | 2,720 30     |
| Balances due other Banks,        | 5,002 42     | Balances due from other Banks,    | -            |
| Cash deposited not bearing int., | 52,885 61    | Loan,                             | 195,853 19   |
| Cash deposited bearing interest, | 11,142 00    | Specie deposited in Suffolk Bk.,  | 3,000 00     |
| Total amount due from Bank,      | \$217,221 98 | Total am't Resources of Bank,     | \$217,221 98 |
| Immediate Liabilities, \$        | -            | Immediate Resources, \$           | -            |

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

|                                                                                                                                |            |
|--------------------------------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend, 4 per cent.                                                                                             |            |
| Amount of last Dividend,                                                                                                       | \$4,000 00 |
| When declared, September 22, 1857.                                                                                             |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                                         | 1,485 78   |
| Amount of debts due and not paid, and considered doubtful,                                                                     | 2,765 13   |
| Bills in circulation under five dollars,                                                                                       | unknown.   |
| Greatest Liability of any person or corporation,                                                                               | *57,351 48 |
| Amount of paper discounted the past year,                                                                                      | 665,474 95 |
| Bills received of engravers,                                                                                                   | 355,100 00 |
| Bank Notes issued,                                                                                                             | 355,100 00 |
| Bills not signed,                                                                                                              | none.      |
| Bills destroyed,                                                                                                               | 10,100 00  |
| Amount due from Directors as Principals,                                                                                       | 5,025 54   |
| Amount due from Directors as Sureties,                                                                                         | 22,020 59  |
| Amount due from Stockholders as Principals,                                                                                    | nothing.   |
| Greatest Liability of any Director,                                                                                            | 9,925 21   |
| Amount of debts which have matured and are not paid,                                                                           | 3,300 13   |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,                              | 27,045 93  |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,                       | nothing.   |
| Number of Stockholders,                                                                                                        | 9          |
| Number of Stockholders out of the State,                                                                                       | 1          |
| Greatest amount of Stock held by any person,                                                                                   | 20,000 00  |
| Amount of Stock held by persons out of the State,                                                                              | 1,000 00   |
| Greatest amount held by any person out of the State,                                                                           | 1,000 00   |
| Amount of Charges for Exchange during the past year, —                                                                         |            |
| Annual Expenses, \$2,600.                                                                                                      |            |
| Rates of Exchange charged, on New York, Boston, and other places in New England, from $\frac{1}{4}$ to $\frac{3}{4}$ per cent. |            |

\* Lumber acceptances, \$50,000.

## VEAZIE BANK, AT DANGOR.

*Incorporated, July 14, 1848. Charter expired October 1, 1857.*

*Directors, Samuel Veazie, John W. Veazie, F. H. Dillingham, John Bright, James Clark.*

*President, Samuel Veazie.*

*Cashier, W. J. Lord.*

## CONDITION OF THE BANK ON THE 30TH DAY OF SEPTEMBER, 1857.

| <i>Due from the Bank.</i>            |                      | <i>Resources of the Bank.</i>        |                     |
|--------------------------------------|----------------------|--------------------------------------|---------------------|
| Capital Stock,                       | 100,000 00           | Specie, in its Banking House,        | 7,036 11            |
| Bills in circulation,                | 66,812 00            | Real Estate,                         | 10,000 00           |
| Net profits on hand,                 | 33,369 43            | Bills of other Banks, and checks,    | 25,320 11           |
| Balances due other Banks,            | 739 38               | Balances due from other Banks,       | 4,894 63            |
| Cash deposited not bearing int.,     | 91,332 88            | Loan,                                | 245,817 45          |
| Cash deposited bearing interest,     | 3,764 61             | Specie deposited in Suffolk Bank,    | 3,000 00            |
| <b>Total am't due from the Bank,</b> | <b>\$296,068 30</b>  | <b>Total am't Resources of Bank,</b> | <b>\$296,068 30</b> |
| <b>Immediate Liabilities,</b>        | <b>\$162,698 87.</b> | <b>Immediate Resources,</b>          | <b>\$40,250 85.</b> |

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

Rate of last Dividend, 5 per cent.

|                                                                                                          |                              |
|----------------------------------------------------------------------------------------------------------|------------------------------|
| Amount of last Dividend,                                                                                 | \$5,000 00                   |
| When declared, October 10, 1856.                                                                         |                              |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                   | 20,080 91                    |
| Amount of debts due and not paid and considered doubtful,                                                | 3,573 29                     |
| Bills in circulation under five dollars,                                                                 | 13,000 09                    |
| Greatest Liability of any person or corporation,                                                         | 25,273 00                    |
| Amount of paper discounted the past year,                                                                | 725,731 76                   |
| Bills received of engravers,                                                                             | 588,800 00                   |
| Bank Notes issued,                                                                                       | 427,920 00                   |
| Bills not signed,                                                                                        | 148,000 00                   |
| Bills destroyed,                                                                                         | 12,880 00                    |
| Amount due from Directors as Principals,                                                                 | -                            |
| Amount due from Directors as Sureties,                                                                   | 12,314 00                    |
| Greatest Liability of any Director,                                                                      | -                            |
| Amount due from Stockholders as Principals,                                                              | -                            |
| Amount of debts which have matured and are not paid,                                                     | 21,218 34                    |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | 3,000 00                     |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | 8,714 00                     |
| Number of Stockholders,                                                                                  | 11                           |
| Number of Stockholders out of the State,                                                                 | 2                            |
| Greatest amount of Stock held by any person,                                                             | 20,000 00                    |
| Amount of stock held by persons out of the State,                                                        | 30,250 00                    |
| Greatest amount held by any person out of the State,                                                     | 20,000 00                    |
| Amount of Charges for Exchange during the past year,                                                     | \$2,779 99.                  |
| Annual Expenses,                                                                                         | \$2,539 38.                  |
| Rates of Exchange charged, on New York, Boston, and other places in New England,                         | $\frac{1}{4}$ to 1 per cent. |

## BANK OF THE STATE OF MAINE, AT BANGOR.

*Incorporated May 30, 1851, with capital of \$250,000—reduced October 1, 1857, \$100,000.  
Charter extended April 11, 1857.*

*Directors, George K. Jewett, Daniel B. Hiakley, Thomas Jenness, E. G. Dunn, G. W. Smith.*

*President, George K. Jewett.*

*Cashier, W. S. Dennett.*

## CONDITION OF THE BANK ON THE 1ST DAY OF OCTOBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 150,000 00   | Specie, in its Banking House,     | 8,434 91     |
| Bills in circulation,            | 17,043 00    | Real Estate,                      | -            |
| Net profits on hand,             | 936 12       | Bills of other Banks, and checks, | 12,708 61    |
| Balances due other Banks,        | 2,209 40     | Balances due from other banks,    | 36,735 61    |
| Cash deposited not bearing int., | 42,594 04    | Loan,                             | 151,934 12   |
| Cash deposited bearing interest, | -            | Specie deposited in Suffolk Bank, | 3,000 00     |
| Total amount due from Bank,      | \$212,812 65 | Total am't Resources of Bank,     | \$212,812 65 |
| Immediate Liabilities,           | \$59,986 53. | Immediate Resources,              | \$59,878 53. |

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

|                                                                                                          |             |
|----------------------------------------------------------------------------------------------------------|-------------|
| Rate of last Dividend, 5 per cent.                                                                       |             |
| Amount of last Dividend,                                                                                 | \$12,500 00 |
| When declared, before reduction of capital.                                                              |             |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                   | -           |
| Amount of debts due and not paid, and considered doubtful,                                               | -           |
| Bills in circulation under five dollars,                                                                 | -           |
| Greatest Liability of any person or corporation,                                                         | 13,107 19   |
| Amount of paper discounted the past year,                                                                | -           |
| Bills received of engravers,                                                                             | 764,000 00  |
| Bank Notes issued,                                                                                       | 402,700 00  |
| Bills not signed,                                                                                        | 189,400 00  |
| Bills destroyed,                                                                                         | 171,900 00  |
| Amount due from Directors as Principals,                                                                 | 13,107 19   |
| Amount due from Directors as Sureties,                                                                   | 13,536 47   |
| Amount due from Stockholders as Principals,                                                              | 10,000 00   |
| Greatest Liability of any Director,                                                                      | 13,107 19   |
| Amount of debts which have matured and are not paid,                                                     | none.       |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | 26,643 66   |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | 13,107 19   |
| Number of Stockholders,                                                                                  | 34          |
| Number of Stockholders out of the State,                                                                 | 20          |
| Greatest amount of Stock held by any person,                                                             | 36,000 00   |
| Amount of Stock held by persons out of the State,                                                        | 122,280 00  |
| Greatest amount held by any person out of the State,                                                     | 30,000 00   |
| Amount of Charges for Exchange during the past year ---                                                  |             |
| Annual Expenses, about \$                                                                                | 4,000.      |
| Rates of Exchange charged, on New York, Boston, and other places in New England—rates not uniform.       |             |

## EASTERN BANK, AT BANGOR.

Incorporated March 21, 1835. Charter extended April 11, 1857.

Directors, Amos M. Roberts, Benj. Wiggin, Edward Kent, Jos. Chase, C. W. Roberts.

President, Amos M. Roberts.

Cashier, William H. Mills.

CONDITION OF THE BANK ON THE 30TH DAY OF SEPTEMBER, 1857.

| <i>Due from the Bank.</i>        |               | <i>Resources of the Bank.</i>     |              |
|----------------------------------|---------------|-----------------------------------|--------------|
| Capital Stock,                   | 200,000 00    | Specie, in its Banking House,     | 9,370 62     |
| Bills in circulation,            | 113,540 00    | Real Estate,                      | -            |
| Net profits on hand,             | 12,025 69     | Bills of other Banks, and checks, | 7,794 19     |
| Balances due other Banks,        | -             | Balances due from other Banks,    | 19,418 39    |
| Cash deposited not bearing int., | 73,613 41     | Loan,                             | 363,971 90   |
| Cash deposited bearing interest, | 4,376 00      | Specie deposited in Suffolk Bank, | 3,000 00     |
| Total am't due from Bank,        | \$403,555 10  | Total am't Resources of Bank,     | \$403,555 10 |
| Immediate Liabilities,           | \$191,529 41. | Immediate Resources,              | \$39,583 20. |

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

|                                                                                                                      |            |
|----------------------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend, 4 per cent.                                                                                   |            |
| Amount of last Dividend,                                                                                             | \$8,000 00 |
| When declared, April 6, 1857.                                                                                        |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                               | 5,297 80   |
| Amount of debts due and not paid, and considered doubtful,                                                           | -          |
| Bills in circulation under five dollars,                                                                             | 25,000 00  |
| Greatest Liability of any person or Corporation,                                                                     | 17,000 00  |
| Amount of paper discounted the past year,                                                                            | 910,110 09 |
| Bills received of engravers,                                                                                         | -          |
| Bank Notes issued, Bal. on Ledger,                                                                                   | 227,000 00 |
| Bills not signed,                                                                                                    | 47,000 00  |
| Bills destroyed,                                                                                                     | -          |
| Amount due from Directors as Principals,                                                                             | 17,000 00  |
| Amount due from Directors as Sureties,*                                                                              | 49,657 96  |
| Amount due from Stockholders as Principals,                                                                          | -          |
| Greatest Liability of any Director,                                                                                  | 17,000 00  |
| Amount of debts which have matured and are not paid,                                                                 | 24,888 70  |
| Liability of the President and Directors as principals and Sureties in their individual capacity,                    | 32,073 33  |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,             | 9,095 93   |
| Number of Stockholders,                                                                                              | 74         |
| Number of Stockholders out of the State,                                                                             | 19         |
| Greatest amount of Stock held by any person,                                                                         | 25,000 00  |
| Amount of Stock held by persons out of the State,                                                                    | 94,300 00  |
| Greatest amount held by any person out of the State,                                                                 | 25,000 00  |
| Amount of Charges for Exchange during the past year, nothing beyond what the Suffolk charges for all out of Boston.  |            |
| Annual Expenses, \$1,000.                                                                                            |            |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{4}$ per cent. for checks. |            |

\* Principally as drawers of lumber drafts.

## TRADERS' BANK, AT BANGOR.

*Incorporated March 16, 1853. Capital increased March, 1854.*

*Directors, Walter Brown, Caleb Holyoke, Henry Hill, C. O. Fanning. One vacancy.*

*President, Walter Brown.*

*Cashier, E. Trask.*

## CONDITION OF THE BANK ON THE 26TH DAY OF SEPTEMBER, 1857.

| <i>Due from the Bank.</i>        |                     | <i>Resources of the Bank.</i>        |                     |
|----------------------------------|---------------------|--------------------------------------|---------------------|
| Capital Stock,                   | 100,000 00          | Specie, in its Banking House,        | 5,931 59            |
| Bills in circulation,            | 58,934 00           | Real Estate,                         | -                   |
| Net profits on hand,             | 6,030 83            | Bills of other Banks, and checks,    | 15,427 70           |
| Balances due other Banks,        | -                   | Balances due from other Banks,       | 11,278 91           |
| Cash deposited not bearing int., | 32,332 64           | Loan,                                | 161,929 27          |
| Cash deposited bearing interest, | 270 00              | Specie deposited in Suffolk Bank,    | 3,000 00            |
| <b>Total am't due from Bank,</b> | <b>\$197,567 47</b> | <b>Total am't Resources of Bank,</b> | <b>\$197,567 47</b> |
| <b>Immediate Liabilities,</b>    | <b>\$91,536 64.</b> | <b>Immediate Resources,</b>          | <b>\$32,326 20.</b> |

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

|                                                                                                          |            |
|----------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend, 3 per cent.                                                                       |            |
| Amount of last Dividend,                                                                                 | \$3,000 00 |
| When declared, May, 1857.                                                                                |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                   | 4,241 00   |
| Amount of debts due and not paid, and considered doubtful,                                               | uncertain. |
| Bills in circulation under five dollars,                                                                 | 14,000 00  |
| Greatest Liability of any person or corporation,                                                         | 5,679 14   |
| Amount of paper discounted the past year,                                                                | 469,329 24 |
| Bills received of engravers,                                                                             | 144,500 00 |
| Bank notes issued,                                                                                       | 144,500 00 |
| Bills not signed,                                                                                        | none.      |
| Bills destroyed,                                                                                         | none.      |
| Amount due from Directors as Principals,                                                                 | 3,852 07   |
| Amount due from Directors as Sureties,                                                                   | 9,012 10   |
| Amount due from Stockholders as Principals,                                                              | 3,902 10   |
| Greatest Liability of any Director,                                                                      | 5,679 14   |
| Amount of Debts which have matured and are not paid,                                                     | 33,834 00  |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | 6,013 71   |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | 6,850 46   |
| Number of Stockholders,                                                                                  | 49         |
| Number of Stockholders out of the State,                                                                 | 9          |
| Greatest amount of Stock held by any person,                                                             | 15,900 00  |
| Amount of Stock held by persons out of the State,                                                        | 41,200 00  |
| Greatest amount held by any person out of the State,                                                     | 15,900 00  |
| Am't of Charges for Exchange during the past year —                                                      |            |
| Annual Expenses, \$2,750.                                                                                |            |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{2}$ per cent. |            |

## NOROMBEGA BANK, AT BANGOR.

Incorporated April 13, 1857, with capital of \$100,000.

Directors, Thomas A. White, C. D. Gilmore, F. W. Hill, H. M. Plaisted, S. P. Strickland, M. Schwartz.

President, Thomas A. White.

Cashier, George R. Smith.

CONDITION OF THE BANK ON THE 2D DAY OF OCTOBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock paid in,           | 50,000 00    | Specie, in its Banking House,     | 6,468 54     |
| Bills in circulation,            | 52,555 00    | Real Estate,                      | -            |
| Net profits on hand,             | 1,455 77     | Bills of other Banks, and checks, | 13,718 79    |
| Balances due other Banks,        | 45 29        | Balances due from other Banks,    | 1,271 47     |
| Cash deposited not bearing int., | 9,064 46     | Loan,                             | 88,661 72    |
| Cash deposited bearing interest, | -            | Specie deposited in Suffolk Bank, | 3,000 00     |
| Total amount due from Bank,      | \$113,129 52 | Total am't Resources of Bank,     | \$113,129 52 |
| Immediate Liabilities, \$        | 1,664 75.    | Immediate Resources,              | \$24,458 80. |

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

|                                                                                                          |            |
|----------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend,                                                                                   |            |
| Amount of last Dividend,                                                                                 | .          |
| When declared,                                                                                           | .          |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                   | -          |
| Amount of debts due and not paid and considered doubtful,                                                | -          |
| Bills in circulation under five dollars,                                                                 | \$7,000 00 |
| Greatest Liability of any person or corporation,                                                         | -          |
| Amount of paper discounted,                                                                              | 108,532 00 |
| Bills received of engravers,                                                                             | 173,100 00 |
| Bank Notes issued,                                                                                       | 106,800 00 |
| Bills not signed,                                                                                        | 66,300 00  |
| Bills destroyed,                                                                                         | -          |
| Amount due from Directors as Principals,                                                                 | 325 00     |
| Amount due from Directors as Sureties,                                                                   | 5,657 44   |
| Amount due from Stockholders as Principals,                                                              | 20,879 50  |
| Amount of debts which have matured and are not paid,                                                     | none.      |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | 5,982 44   |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | -          |
| Number of Stockholders,                                                                                  | 158        |
| Number of Stockholders out of the State,                                                                 | 8          |
| Greatest amount of Stock held by any person,                                                             | 5,000 00   |
| Amount of Stock held by persons out of the State,                                                        | 14,500 00  |
| Greatest amount held by any person out of the State,                                                     | 5,000 00   |

Amount of Charges for Exchange during the past year, —.

Annual Expenses. This Bank commenced business July 21, 1857.

Rates of Exchange charged, on New York, Boston, and other places in New England,  $\frac{1}{2}$  per cent.



## MERCANTILE BANK, AT BANGOR.

Incorporated February 21, 1833. Charter expired October 1, 1857.

Directors, James Walker, William Emerson, David Bugbee, Jonathan Young. One vacancy.

President, James Walker.

Cashier, John S. Ricker.

CONDITION OF THE BANK ON THE 3D DAY OF OCTOBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 50,000 00    | Specie, in its Banking House,     | 2,903 26     |
| Bills in circulation,            | 18,121 00    | Real Estate,                      | -            |
| Net profits on hand,             | 188 53       | Bills of other Banks, and checks, | 12,447 00    |
| Balances due other Banks,        | -            | Balances due from other Banks,    | 6,670 05     |
| Cash deposited not bearing int., | 10,733 22    | Loan,                             | 54,522 44    |
| Cash deposited bearing interest, | 500 00       | Specie deposited in Suffolk Bank, | 3,000 00     |
| Total am't due from the Bank,    | \$79,542 75  | Total am't Resources of Bank,     | \$79,542 75  |
| Immediate Liabilities,           | \$23,354 22. | Immediate Resources,              | \$25,020 31. |

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

Rate of last Dividend, 10 per cent.

|                                                                                                          |                  |   |   |            |
|----------------------------------------------------------------------------------------------------------|------------------|---|---|------------|
| Amount of last Dividend,                                                                                 | .                | . | . | \$5,000 00 |
| When declared, May 27, 1856.                                                                             |                  |   |   |            |
| Amount of Reserved Profits at the time of declaring last Dividend,                                       | .                | . | . | 1,079 61   |
| Amount of debts due and not paid, and considered doubtful,                                               | .                | . | . | 50 00      |
| Bills in circulation under five dollars,                                                                 | .                | . | . | 5,000 00   |
| Greatest Liability of any person or corporation,                                                         | .                | . | . | *6,439 41  |
| Amount of paper discounted the past year,                                                                | .                | . | . | 75,564 50  |
| Bills received of engravers,                                                                             | .                | . | . | 466,959 00 |
| Bank Notes issued,                                                                                       | .                | . | . | 438,155 00 |
| Bills not signed,                                                                                        | .                | . | . | 28,804 00  |
| Bills destroyed,                                                                                         | .                | . | . | 308,444 00 |
| Amount due from Directors as Principals,                                                                 | .                | . | . | -          |
| Amount due from Directors as Sureties,                                                                   | .                | . | . | 6,589 41   |
| Amount due from Stockholders as Principals,                                                              | .                | . | . | -          |
| Greatest Liability of any Director,                                                                      | .                | . | . | 6,439 41   |
| Amount of debts which have matured and are not paid,                                                     | .                | . | . | 7,096 60   |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | .                | . | . | 6,589 41   |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | .                | . | . | -          |
| Number of Stockholders,                                                                                  | .                | . | . | 9          |
| Number of Stockholders out of the State,                                                                 | .                | . | . | -          |
| Greatest amount of Stock held by any person,                                                             | .                | . | . | 10,000 00  |
| Amount of Stock held by persons out of the State,                                                        | .                | . | . | -          |
| Greatest amount held by any person out of the State,                                                     | .                | . | . | -          |
| Amount of Charges for Exchange during the past year,                                                     | \$81 81.         |   |   |            |
| Annual Expenses,                                                                                         | \$1,500.         |   |   |            |
| Rates of Exchange charged, on New York, Boston, and other places in New England,                         | ¼ to 1 per cent. |   |   |            |

\* Drawer of lumber paper.

## GROCERS' BANK, AT BANGOR.

Incorporated April 1, 1854.

Directors, William H. Bretton, Ames Sproule, J. W. Humphrey, Aaron Babb, S. B. Morrison.

President, William H. Bretton.

Cashier, R. S. Morrison.

## CONDITION OF THE BANK ON THE 26TH DAY OF SEPTEMBER, 1857.

| <i>Due from the Bank.</i>                                                     |              | <i>Resources of the Bank.</i>     |              |
|-------------------------------------------------------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                                                                | 75,000 00    | Specie, in its Banking House,     | 3,911 17     |
| Bills in circulation,                                                         | 29,879 00    | Real Estate,                      | -            |
| Net profits on hand,                                                          | 1,843 77     | Bills of other Banks, and checks, | 3,994 07     |
| Balances due other Banks,                                                     | -            | Balances due from other Banks,    | 4,754 80     |
| Cash deposited not bearing int.,                                              | 18,472 25    | Loan,                             | 113,774 98   |
| Cash deposited bearing interest,                                              | 4,240 00     | Specie deposited in Suffolk Bank, | 3,600 00     |
| Total amount due from Bank,                                                   | \$129,435 02 | Total am't Resources of Bank,     | \$129,435 02 |
| Immediate Liabilities,                                                        | \$52,591 25. | Immediate Resources,              | \$15,000 04. |
| This Bank was placed under injunction, and Receivers appointed Nov. 25, 1857. |              |                                   |              |

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

|                                                                                                          |                                          |
|----------------------------------------------------------------------------------------------------------|------------------------------------------|
| Rate of last Dividend,                                                                                   | 4 per cent.                              |
| Amount of last Dividend,                                                                                 | \$3,000 00                               |
| When declared,                                                                                           | April 1, 1857.                           |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                   | 470 55                                   |
| Amount of debts due and not paid, and considered doubtful,                                               | .                                        |
| Bills in circulation under five dollars,                                                                 | 4,000 00                                 |
| Greatest Liability of any person or corporation,                                                         | 5,031 44                                 |
| Amount of paper discounted the past year,                                                                | 217,880 36                               |
| Bills received of engravers,                                                                             | 123,000 00                               |
| Bank Notes issued,                                                                                       | 111,050 00                               |
| Bills not signed,                                                                                        | 11,950 00                                |
| Bills destroyed,                                                                                         | none.                                    |
| Amount due from Directors as Principals,                                                                 | 2,650 00                                 |
| Amount due from Directors as Sureties,                                                                   | 3,211 92                                 |
| Greatest Liability of any Director,                                                                      | 1,100 00                                 |
| Amount due from Stockholders as Principals,                                                              | 6,214 17                                 |
| Amount of debts which have matured and are not paid,                                                     | 10,246 35                                |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | 5,861 92                                 |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | 1,750 00                                 |
| Number of Stockholders,                                                                                  | 27                                       |
| Number of Stockholders out of the State,                                                                 | 3                                        |
| Greatest amount of Stock held by any person,                                                             | 10,000 00                                |
| Amount of Stock held by persons out of the State,                                                        | 14,000 00                                |
| Greatest amount held by any person out of the State,                                                     | 10,000 00                                |
| Amount of Charges for Exchange during the past year,                                                     | \$73 29.                                 |
| Annual Expenses,                                                                                         | \$1,975.                                 |
| Rates of Exchange charged, on New York, Boston, and other places in New England,                         | $\frac{1}{4}$ to $\frac{1}{2}$ per cent. |

## FARMERS' BANK, AT BANGOR.

Incorporated March 23, 1853. Charter extended April 11, 1857.

Directors, James Dunning, Solomon Parsons, Henry A. Wood, Joseph Baker, W. Plaisted, Jr.

President, James Dunning.

Cashier, W. H. Parsons.

CONDITION OF THE BANK ON THE 26TH DAY OF SEPTEMBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 100,000 00   | Specie, in its Banking House,     | 5,140 64     |
| Bills in circulation,            | 33,028 00    | Real Estate,                      | 4,400 00     |
| Net profits on hand,             | 5,482 99     | Bills of other Banks, and checks, | 2,869 15     |
| Balances due other Banks,        | -            | Balances due from other Banks,    | 7,305 03     |
| Cash deposited not bearing int., | 14,545 40    | Loan,                             | 136,362 57   |
| Cash deposited bearing interest, | 1,021 00     | Specie deposited in Suffolk Bank, | 3,000 00     |
| Total amount due from Bank,      | \$159,077 39 | Total am't Resources of Bank,     | \$159,077 39 |
| Immediate Liabilities,           | \$53,594 46. | Immediate Resources,              | \$18,314 82. |

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

|                                                                                                          |                                          |
|----------------------------------------------------------------------------------------------------------|------------------------------------------|
| Rate of last Dividend, 4 per cent.                                                                       |                                          |
| Amount of last Dividend,                                                                                 | \$4,000 00                               |
| When declared, April, 1857.                                                                              |                                          |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                   | 3,542 64                                 |
| Amount of debts due and not paid, and considered doubtful,                                               | 1,300 00                                 |
| Bills in circulation under five dollars,                                                                 | 3,800 00                                 |
| Greatest Liability of any person or corporation,                                                         | 7,000 00                                 |
| Amount of paper discounted the past year,                                                                | 522,993 79                               |
| Bills received of engravers,                                                                             | 287,600 00                               |
| Bank Notes issued,                                                                                       | 150,000 00                               |
| Bills not signed,                                                                                        | 43,000 00                                |
| Bills destroyed,                                                                                         | 94,600 00                                |
| Amount due from Directors as Principals,                                                                 | 4,991 00                                 |
| Amount due from Directors as Sureties,                                                                   | 3,174 09                                 |
| Amount due from Stockholders as Principals,                                                              | 2,250 71                                 |
| Greatest Liability of any Director,                                                                      | 3,691 00                                 |
| Amount of debts which have matured and are not paid,                                                     | 6,300 00                                 |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | 7,165 09                                 |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | 1,989 01                                 |
| Number of Stockholders,                                                                                  | 80                                       |
| Number of Stockholders out of the State,                                                                 | 13                                       |
| Greatest amount of Stock held by any person,                                                             | 18,400 00                                |
| Amount of Stock held by persons out of the State,                                                        | 12,100 00                                |
| Greatest amount held by any person out of the State,                                                     | 6,000 00                                 |
| Amount of Charges for Exchange during the past year,                                                     | \$890.                                   |
| Annual Expenses,                                                                                         | \$2,500.                                 |
| Rates of Exchange charged, on New York, Boston, and other places in New England,                         | $\frac{1}{4}$ to $\frac{1}{2}$ per cent. |

## MARKET BANK, AT BANGOR.

Incorporated 1854. Charter extended April 11, 1857.

Directors, S. F. Hersey, George Stetson, J. H. Butler, Edward Eddy.

President, Samuel F. Hersey.

Cashier, J. Wyman.

CONDITION OF THE BANK ON THE 3D DAY OF OCTOBER, 1857.

| <i>Due from the Bank.</i>        |                     | <i>Resources of the Bank.</i>        |                     |
|----------------------------------|---------------------|--------------------------------------|---------------------|
| Capital Stock,                   | 100,000 00          | Specie, in its Banking House,        | 6,808 07            |
| Bills in circulation,            | 41,869 00           | Real Estate,                         | -                   |
| Net profits on hand,             | 991 10              | Bills of other Banks,                | 212 00              |
| Balances due other Banks,        | -                   | Balances due from other Banks,       | 13,328 79           |
| Cash deposited not bearing int., | 25,826 13           | Loan,                                | 147,310 89          |
| Cash deposited bearing interest, | 1,973 52            | Specie deposited in Suffolk Bank,    | 3,000 00            |
| <b>Total am't due from Bank,</b> | <b>\$170,659 75</b> | <b>Total am't Resources of Bank,</b> | <b>\$170,659 75</b> |
| <b>Immediate Liabilities,</b>    | <b>\$60,668 65.</b> | <b>Immediate Resources,</b>          | <b>\$23,348 86.</b> |

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

|                                                                                                                      |             |
|----------------------------------------------------------------------------------------------------------------------|-------------|
| Rate of last Dividend, 4 per cent.                                                                                   |             |
| Amount of last Dividend,                                                                                             | \$4,000 00  |
| When declared, October 1, 1857.                                                                                      |             |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                               | 928 00      |
| Amount of debts due and not paid, and considered doubtful,                                                           | 3,000 00    |
| Bills in circulation under five dollars, about                                                                       | 8,000 00    |
| Greatest Liability of any person or corporation,                                                                     | 24,476 00   |
| Amount of paper discounted the past year,                                                                            | 571,998 00  |
| Bills received of engravers,                                                                                         | 192,500 00  |
| Bank Notes issued,                                                                                                   | 134,040 00  |
| Bills not signed,                                                                                                    | 58,460 00   |
| Bills destroyed,                                                                                                     | 3,721 00    |
| Amount due from Directors as Principals,                                                                             | 2,920 00    |
| Amount due from Directors as Sureties,                                                                               | 10,165 00   |
| Greatest Liability of any Director,                                                                                  | -           |
| Amount due from Stockholders as Principals,                                                                          | 6,586 00    |
| Amount of debts which have matured and are not paid,                                                                 | 5,436 00    |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,                    | 2,920 00    |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,             | 10,165 00   |
| Number of Stockholders,                                                                                              | 48          |
| Number of Stockholders out of the State,                                                                             | 5           |
| Greatest amount of Stock held by any person,                                                                         | 17,000 00   |
| Amount of Stock held by persons out of the State,                                                                    | 11,300 00   |
| Greatest amount held by any person out of the State,                                                                 | 5,000 00    |
| Amount of Charges for Exchange, during the past year,                                                                | \$1,861 47. |
| Annual Expenses, about                                                                                               | \$1,500.    |
| Rates of Exchange charged, on New York, Boston, and other places in New England,—same as charged us by Suffolk Bank. |             |

## MERCHANTS' BANK, AT BANGOR.

Incorporated July 18, 1850. Charter extended April 11, 1857.

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

President, Wm. A. Blake.

Cashier, M. T. Stickney.

CONDITION OF THE BANK ON THE 26TH DAY OF SEPTEMBER, 1857.

| <i>Due from the Bank.</i>        |               | <i>Resources of the Bank.</i>     |              |
|----------------------------------|---------------|-----------------------------------|--------------|
| Capital Stock,                   | 100,000 00    | Specie, in its Banking House,     | 5,811 21     |
| Bills in circulation,            | 60,898 00     | Real Estate,                      | 7,046 54     |
| Net profits on hand,             | 11,441 46     | Bills of other Banks,             | 6,140 18     |
| Balances due other Banks,        | -             | Balances due from other Banks,    | 7,369 10     |
| Cash deposited not bearing int., | 39,349 41     | Loan,                             | 184,812 84   |
| Cash deposited bearing interest, | 2,500 00      | Specie deposited in Suffolk Bank, | 3,000 00     |
| Total amount due from Bank,      | \$214,188 87  | Total am't Resources of Bank,     | \$214,188 87 |
| Immediate Liabilities,           | \$192,747 41. | Immediate Resources,              | \$22,329 49. |

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

|                                                                                                                                |            |
|--------------------------------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend, 5 per cent.                                                                                             |            |
| Amount of last Dividend,                                                                                                       | \$5,000 00 |
| When declared, April 4, 1857.                                                                                                  |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                                         | 6,577 00   |
| Amount of debts due and not paid, and considered doubtful,                                                                     | uncertain. |
| Bills in circulation under five dollars, about                                                                                 | 10,000 00  |
| Greatest Liability of any person or corporation,                                                                               | 8,272 00   |
| Amount of paper discounted the past year,                                                                                      | 798,947 00 |
| Bills received of engravers,                                                                                                   | 245,000 00 |
| Bank Notes issued,                                                                                                             | 178,600 00 |
| Bills not signed,                                                                                                              | 66,400 00  |
| Bills destroyed,                                                                                                               | 20,200 00  |
| Amount due from Directors as Principals,                                                                                       | 2,018 00   |
| Amount due from Directors as Sureties,                                                                                         | 3,699 00   |
| Amount due from Stockholders as Principals,                                                                                    | 4,646 00   |
| Amount of debts which have matured and are not paid,                                                                           | 17,428 00  |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,                              | 5,718 00   |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,                       | -          |
| Number of Stockholders,                                                                                                        | 63         |
| Number of Stockholders out of the State,                                                                                       | 13         |
| Greatest amount of Stock held by any person,                                                                                   | 18,800 00  |
| Amount of Stock held by persons out of the State,                                                                              | 30,700 00  |
| Greatest amount held by any person out of the State,                                                                           | 7,000 00   |
| Amount of Charges for Exchange during the past year, \$350 (more or less.)                                                     |            |
| Annual Expenses, \$2,700.                                                                                                      |            |
| Rates of Exchange charged, on New York, Boston, and other places in New England, from $\frac{1}{4}$ to $\frac{3}{8}$ per cent. |            |

## ORONO BANK, AT ORONO.

*Incorporated February 15, 1852. Charter extended April 11, 1857.*

*Directors, N. H. Allen, B. P. Gilman, E. Webster, I. Washburn, Jr., John Libby.*

*President, Benjamin P. Gilman.*

*Cashier, E. P. Butler.*

## CONDITION OF THE BANK ON THE 3D DAY OF OCTOBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 50,000 00    | Specie, in its Banking House,     | 3,017 71     |
| Bills in circulation,            | 22,987 00    | Real Estate,                      | -            |
| Net profits on hand,             | 1,950 95     | Bills of other Banks, and checks, | 2,318 67     |
| Balances due other Banks,        | -            | Balances due from other Banks,    | 10,811 41    |
| Cash deposited not bearing int., | 8,968 71     | Loan,                             | 64,758 87    |
| Cash deposited bearing interest, | -            | Specie deposited in Suffolk Bank, | 3,000 00     |
| Total am't due from the Bank,    | \$83,906 66  | Total am't Resources of Bank,     | \$83,906 66  |
| Immediate Liabilities,           | \$31,922 71. | Immediate Resources,              | \$19,147 79. |

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

|                                                                                                                           |             |
|---------------------------------------------------------------------------------------------------------------------------|-------------|
| Rate of last Dividend, 3 per cent.                                                                                        |             |
| Amount of last Dividend,                                                                                                  | \$15,000 00 |
| When declared, April 14, 1857.                                                                                            |             |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                                    | 530 73      |
| Amount of debts due and not paid, and considered doubtful,                                                                | -           |
| Bills in circulation under five dollars,                                                                                  | 4,000 00    |
| Greatest Liability of any person or corporation,                                                                          | 5,513 50    |
| Amount of paper discounted the past year,                                                                                 | 187,983 73  |
| Bills received of engravers,                                                                                              | 100,500 00  |
| Bank Notes issued,                                                                                                        | 100,500 00  |
| Bills not signed,                                                                                                         | 60,000 00   |
| Bills destroyed,                                                                                                          | 11,000 00   |
| Amount due from Directors as Principals,                                                                                  | 5,187 10    |
| Amount due from Directors as Sureties,                                                                                    | 8,811 18    |
| Amount due from Stockholders as Principals,                                                                               | 13,084 19   |
| Greatest Liability of any Director,                                                                                       | 5,513 50    |
| Amount of debts which have matured and are not paid,                                                                      | 8,538 22    |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,                         | 13,998 28   |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,                  | -           |
| Number of Stockholders,                                                                                                   | 36          |
| Number of Stockholders out of the State,                                                                                  | 9           |
| Greatest amount of Stock held by any person,                                                                              | 6,800 00    |
| Amount of Stock held by persons out of the State,                                                                         | 25,300 00   |
| Greatest amount held by any person out of the State,                                                                      | 6,000 00    |
| Amount of Charges for Exchange during the past year —                                                                     |             |
| Annual Expenses, \$1,400.                                                                                                 |             |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{4}$ to $\frac{1}{2}$ per cent. |             |

## LUMBERMAN'S BANK, AT OLDTOWN.

*Incorporated April 9, 1852. Charter extended April 11, 1857.*

*Directors, W. H. Smith, John Gardiner, Asa Smith, J. L. Smith, J. M. Lombard.*

*President, W. H. Smith.*

*Cashier, E. B. Pierce.*

CONDITION OF THE BANK ON THE 26TH DAY OF SEPTEMBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 50,000 00    | Specie, in its Banking House,     | 4,097 75     |
| Bills in circulation,            | 35,013 00    | Real Estate,                      | 800 00       |
| Net profits on hand,             | 5,470 16     | Bills of other Banks, and checks, | 2,664 31     |
| Balances due other Banks,        | -            | Balances due from other Banks,    | 6,097 68     |
| Cash deposited not bearing int., | 22,828 19    | Loan,                             | 99,351 61    |
| Cash deposited bearing interest, | 2,700 00     | Specie deposited in Suffolk Bank, | 3,000 00     |
| Total am't due from the Bank,    | \$116,011 35 | Total am't Resources of Bank,     | \$116,011 35 |
| Immediate Liabilities,           | \$60,541 19. | Immediate Resources,              | \$15,859 74. |

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

|                                                                                                                                              |   |   |   |   |            |
|----------------------------------------------------------------------------------------------------------------------------------------------|---|---|---|---|------------|
| Rate of last Dividend, 4 per cent.                                                                                                           | . | . | . | . | .          |
| Amount of last Dividend,                                                                                                                     | . | . | . | . | \$2,000 00 |
| When declared, April 18, 1857.                                                                                                               |   |   |   |   |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                                                       | . | . | . | . | 387 18     |
| Amount of debts due and not paid, and considered doubtful,                                                                                   | . | . | . | . | 300 00     |
| Bills in circulation under five dollars,                                                                                                     | . | . | . | . | 7,000 00   |
| Greatest Liability of any person or corporation,                                                                                             | . | . | . | . | 4,270 00   |
| Amount of paper discounted the past year,                                                                                                    | . | . | . | . | 227,592 65 |
| Bills received of engravers,                                                                                                                 | . | . | . | . | 165,000 00 |
| Bank Notes issued,                                                                                                                           | . | . | . | . | 123,200 00 |
| Bills not signed,                                                                                                                            | . | . | . | . | 31,800 00  |
| Bills destroyed,                                                                                                                             | . | . | . | . | 37,000 00  |
| Amount due from Directors as Principals,                                                                                                     | . | . | . | . | 6,870 25   |
| Amount due from Directors as Sureties,                                                                                                       | . | . | . | . | 7,634 22   |
| Amount due from Stockholders as Principals,                                                                                                  | . | . | . | . | 2,812 12   |
| Greatest Liability of any Director,                                                                                                          | . | . | . | . | 4,550 28   |
| Amount of debts which have matured and are not paid,                                                                                         | . | . | . | . | 11,730 00  |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,                                            | . | . | . | . | 14,504 47  |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,                                     | . | . | . | . | *17,350 02 |
| Number of Stockholders,                                                                                                                      | . | . | . | . | 23         |
| Number of Stockholders out of the State,                                                                                                     | . | . | . | . | 1          |
| Greatest amount of Stock held by any person,                                                                                                 | . | . | . | . | 10,000 00  |
| Amount of Stock held by persons out of the State,                                                                                            | . | . | . | . | 10,000 00  |
| Greatest amount held by any person out of the State,                                                                                         | . | . | . | . | 10,000 00  |
| Amount of Charges for Exchange during the past year, —                                                                                       |   |   |   |   |            |
| Annual Expenses, \$1,800.                                                                                                                    |   |   |   |   |            |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{4}$ per cent. in summer, $\frac{1}{2}$ in winter. |   |   |   |   |            |

\* Principally as drawers of lumber drafts.

## CALAIS BANK, AT CALAIS.

*Incorporated April 1, 1831. Charter extended April 11, 1857.*

*Directors, George Downes, G. D. King, W. Denning, E. A. Barnard, Levi L. Lowell.*

*President, George Downes.*

*Cashier, Joseph A. Lec.*

## CONDITION OF THE BANK ON THE 2D DAY OF SEPTEMBER, 1857.

| <i>Due from the Bank.</i>           |              | <i>Resources of the Bank.</i>     |              |
|-------------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                      | 100,000 00   | Specie, in its Banking House,     | 8,342 95     |
| Bills in circulation,               | 56,905 00    | Real Estate,                      | 2,750 00     |
| Net profits on hand,                | 14,764 52    | Bills of other Banks, and checks, | 4,046 00     |
| Balances due other Banks,           | 14,140 24    | Balances due from other Banks,    | 6,402 29     |
| Cash deposited not bearing int.,    | 12,609 97    | Loan,                             | 173,869 49   |
| Cash deposited bearing interest,    | -            | Specie deposited in Suffolk Bank, | 3,000 00     |
| Total am't due from Bank,           | \$198,419 73 | Total am't Resources of Bank,     | \$198,419 73 |
| Immediate Liabilities, \$83,646 21. |              | Immediate Resources, \$20,791 24. |              |

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

|                                                                                                          |            |
|----------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend, 4 per cent.                                                                       |            |
| Amount of last Dividend,                                                                                 | \$4,000 00 |
| When declared, July 15, 1857.                                                                            |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                   | 13,953 72  |
| Amount of debts due and not paid, and considered doubtful,                                               | -          |
| Bills in circulation under five dollars, about                                                           | 20,000 00  |
| Greatest Liability of any person or corporation,                                                         | 10,000 00  |
| Amount of paper discounted the past year,                                                                | 688,475 46 |
| Bills received of engravers,                                                                             | 359,272 00 |
| Bank Notes issued,                                                                                       | 319,272 00 |
| Bills not signed,                                                                                        | 40,000 00  |
| Bills destroyed,                                                                                         | 196,272 00 |
| Amount due from Directors as Principals,                                                                 | 400 00     |
| Amount due from Directors as Sureties,                                                                   | 7,303 00   |
| Amount due from Stockholders as Principals,                                                              | 14,625 04  |
| Amount of debts which have matured and are not paid,                                                     | 14,810 56  |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | 400 00     |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | 6,950 00   |
| Number of Stockholders,                                                                                  | 111        |
| Number of Stockholders out of the State,                                                                 | 43         |
| Greatest amount of Stock held by any person,                                                             | 14,500 00  |
| Amount of Stock held by persons out of the State,                                                        | 63,700 00  |
| Greatest amount held by any person out of the State,                                                     | 14,500 00  |

Amount of Charges for Exchange during the past year, not known.

Annual Expenses, about \$2,160.

Rates of Exchange charged, on New York, Boston, and other places in New England,—on New York, over 30 days,  $\frac{1}{2}$  per cent.—Boston, nothing—other places in New England,  $\frac{1}{4}$  per cent.—collecting and remitting to Boston, 1 per cent.



## FRONTIER BANK, AT EASTPORT.

*Incorporated April 1, 1836. Charter extended April 11, 1857.*

*Directors, William M. Brooks, Aaron Hayden, G. A. Peabody, O. S. Livermore, S. B. Hume, R. Mowe, Jr., C. B. Paine.*

*President, W. M. Brooks.*

*Cashier, E. J. Noyes.*

## CONDITION OF THE BANK ON THE 1ST DAY OF SEPTEMBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 75,000 00    | Specie, in its Banking House,     | 5,858 00     |
| Bills in circulation,            | 18,085 00    | Real Estate,                      | 8,827 77     |
| Net profits on hand,             | 13,342 86    | Bills of other Banks, and checks, | 2,033 12     |
| Balances due other Banks,        | 9,864 43     | Balances due from other Banks,    | 39,113 27    |
| Cash deposited not bearing int., | 50,175 19    | Loan,                             | 113,360 32   |
| Cash deposited bearing interest, | 4,125 00     | Specie deposited in Suffolk Bank, | 2,000 00     |
| Total amount due from Bank,      | \$171,192 49 | Total am't Resources of Bank,     | \$171,192 48 |
| Immediate Liabilities,           | \$32,687 02. | Immediate Resources,              | \$49,004 39. |

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

Rate of last Dividend, 4 per cent.

|                                                                                                          |   |   |   |   |            |
|----------------------------------------------------------------------------------------------------------|---|---|---|---|------------|
| Amount of last Dividend,                                                                                 | . | . | . | . | \$3,000 00 |
| When declared, April 1, 1857.                                                                            |   |   |   |   |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                   |   |   |   |   | 9,134 39   |
| Amount of debts due and not paid, and considered doubtful,                                               |   |   |   |   | 4,130 00   |
| Bills in circulation under five dollars,                                                                 |   |   |   |   | 4,600 00   |
| Greatest Liability of any person or corporation,                                                         |   |   |   |   | 9,306 09   |
| Amount of paper discounted the past year,                                                                |   |   |   |   | 497,205 00 |
| Bills received of engravers,                                                                             |   |   |   |   | 83,000 00  |
| Bank Notes issued,                                                                                       |   |   |   |   | 65,000 00  |
| Bills not signed,                                                                                        |   |   |   |   | none.      |
| Bills destroyed,                                                                                         |   |   |   |   | 17,610 00  |
| Amount due from Directors as Principals,                                                                 |   |   |   |   | 8,826 09   |
| Amount due from Directors as Sureties,                                                                   |   |   |   |   | 19,616 10  |
| Amount due from Stockholders as Principals,                                                              |   |   |   |   | 2,399 00   |
| Greatest Liability of any Director,                                                                      |   |   |   |   | 5,150 00   |
| Amount of debts which have matured and are not paid,                                                     |   |   |   |   | 6,430 09   |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        |   |   |   |   | 28,442 19  |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, |   |   |   |   | 12,286 10  |
| Number of Stockholders,                                                                                  |   |   |   |   | 78         |
| Number of Stockholders out of the State,                                                                 |   |   |   |   | 28         |
| Greatest amount of Stock held by any person,                                                             |   |   |   |   | 3,975 00   |
| Amount of Stock held by persons out of the State,                                                        |   |   |   |   | 25,275 00  |
| Greatest amount held by any person out of the State,                                                     |   |   |   |   | 3,975 00   |

Amount of Charges for Exchange during the past year, nothing.

Annual Expenses, \$1,777.

Rates of Exchange charged, on New York, Boston, and other places in New England,  $\frac{1}{2}$  per cent.

## BANK OF SOMERSET, AT SKOWHEGAN.

*Incorporated April 16, 1854. Charter extended April 11, 1857.*

*Directors, William Rowell, Samuel Parker, David White, Samuel Robinson, A. H. Gilman, H. A. Wyman, Dennis Moore.*

*President, William Rowell.*

*Cashier, R. Kidder.*

## CONDITION OF THE BANK ON THE 31ST DAY OF OCTOBER, 1857.

| <i>Due from the Bank.</i>          |                     | <i>Resources of the Bank.</i>        |                     |
|------------------------------------|---------------------|--------------------------------------|---------------------|
| Capital Stock,                     | 50,000 00           | Specie, in its Banking House,        | 7,380 08            |
| Bills in circulation,              | 52,960 00           | Real Estate,                         | 2,000 00            |
| Net profits on hand,               | 352 23              | Bills of other Banks,                | 3,000 00            |
| Balances due other Banks,          | 300 00              | Balances due from other Banks,       | 3,116 26            |
| Cash deposited not bearing int.,   | 9,628 66            | Loan,                                | 95,744 55           |
| Cash deposited bearing interest,   | -                   | Specie deposited in Suffolk Bank,    | 2,000 00            |
| <b>Total amount due from Bank,</b> | <b>\$113,240 89</b> | <b>Total am't Resources of Bank,</b> | <b>\$113,240 89</b> |
| <b>Immediate Liabilities,</b>      | <b>\$62,888 00.</b> | <b>Immediate Resources,</b>          | <b>\$15,496 00.</b> |

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

|                                                                                                                           |            |
|---------------------------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend, 5 per cent.                                                                                        |            |
| Amount of last Dividend,                                                                                                  | \$2,500 00 |
| When declared, October 5, 1857.                                                                                           |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                                    | 123 00     |
| Amount of debts due and not paid, and considered doubtful,                                                                | 1,619 00   |
| Bills in circulation under five dollars,                                                                                  | 6,500 00   |
| Greatest Liability of any person or corporation,                                                                          | 14,000 00  |
| Amount of paper discounted the past year,                                                                                 | 312,211 00 |
| Bills received of engravers,                                                                                              | 113,900 00 |
| Bank Notes issued,                                                                                                        | 96,400 00  |
| Bills not signed,                                                                                                         | 17,500 00  |
| Bills destroyed,                                                                                                          | none.      |
| Amount due from Directors as Principals,                                                                                  | 2,148 00   |
| Amount due from Directors as Sureties,                                                                                    | 600 00     |
| Greatest Liability of any Director,                                                                                       | 200 00     |
| Amount due from Stockholders as Principals,                                                                               | 700 00     |
| Amount of debts which have matured and are not paid,                                                                      | 19,242 00  |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,                         | 2,748 00   |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,                  | 1,272 00   |
| Number of Stockholders,                                                                                                   | 59         |
| Number of Stockholders out of the State,                                                                                  | 1          |
| Greatest amount of Stock held by any person,                                                                              | 6,200 00   |
| Amount of Stock held by persons out of the State,                                                                         | 200 00     |
| Greatest amount held by any person out of the State,                                                                      | 200 00     |
| Amount of Charges for Exchange during the past year, about \$375.                                                         |            |
| Annual Expenses, \$1,450.                                                                                                 |            |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{4}$ to $\frac{1}{2}$ per cent. |            |

## SKOWHEGAN BANK, AT BLOOMFIELD.

Incorporated March 4, 1833. Charter extended April 11, 1857.

Directors, Abner Coburn, Daniel Steward, E. Pearson, B. F. Dodge, James B. Dacombe, E. H. Neil, Levi Emery.

President, Abner Coburn.

Cashier, Wm. Philbrick.

CONDITION OF THE BANK ON THE 31ST DAY OF OCTOBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>    |              |
|----------------------------------|--------------|----------------------------------|--------------|
| Capital Stock,                   | 75,000 00    | Specie, in its Banking House,    | 3,872 17     |
| Bills in circulation,            | 39,231 00    | Real Estate,                     | 800 00       |
| Net profits on hand,             | 2,852 81     | Bills of other Banks,            | 2,263 00     |
| Balances due other Banks,        | 11,664 97    | Loan,                            | 124,666 65   |
| Cash deposited not bearing int., | 6,753 04     | Specie deposited in Suffolk Bk., | 3,000 00     |
| Cash deposited bearing interest, | -            | Bank Stock,                      | 900 00       |
| Total amount due from Bank,      | \$135,501 82 | Total am't Resources of Bank,    | \$135,501 82 |
| Immediate Liabilities,           | \$57,649 01. | Immediate Resources,             | \$9,135 17.  |

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

Rate of last Dividend, 3 per cent.

|                                                                                                          |            |
|----------------------------------------------------------------------------------------------------------|------------|
| Amount of last Dividend,                                                                                 | \$2,250 00 |
| When declared, October 5, 1857.                                                                          |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                   | 2,561 00   |
| Amount of debts due and not paid, and considered doubtful,                                               | 5,000 00   |
| Bills in circulation under five dollars, about                                                           | 3,000 00   |
| Greatest Liability of any person or corporation,                                                         | 43,695 00  |
| Amount of paper discounted the past year,                                                                | 275,316 00 |
| Bills received of engravers,                                                                             | 230,983 00 |
| Bank Notes issued,                                                                                       | 190,083 00 |
| Bills not signed,                                                                                        | 40,900 00  |
| Bills destroyed,                                                                                         | 105,983 00 |
| Amount due from Directors as Principals,                                                                 | 2,329 00   |
| Amount due from Directors as Sureties,                                                                   | 3,787 00   |
| Greatest Liability of any Director,                                                                      | 4,827 00   |
| Amount due from Stockholders as Principals,                                                              | 2,500 00   |
| Amount of debts which have matured and are not paid,                                                     | 26,188 00  |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | 289 00     |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | 5,827 00   |
| Number of Stockholders,                                                                                  | 100        |
| Number of Stockholders out of the State,                                                                 | 9          |
| Greatest amount of Stock held by any person,                                                             | 6,500 00   |
| Amount of Stock held by persons out of the State,                                                        | 8,700 00   |
| Greatest amount held by any person out of the State,                                                     | 2,000 00   |
| Amount of Charges for Exchange during the past year, —                                                   |            |
| Annual Expenses, including Bank Tax.                                                                     |            |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{4}$ per cent. |            |

## PEOPLE'S BANK, AT WATERVILLE.

*Incorporated, March 14, 1855. Charter extended April 11, 1857.*

*Directors, John R. Philbrick, Wm. Connor, H. Percival, Luke Brown, 2d, Thomas W. Herrick, J. L. Seavy, Chase P. Mason.*

*President, J. R. Philbrick.*

*Cashier, Sumner Percival.*

## CONDITION OF THE BANK ON THE 26TH DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 75,000 00    | Specie, in its Banking House,     | 12,485 51    |
| Bills in circulation,            | 50,484 00    | Safe, Plates, &c.,                | 1,600 00     |
| Net profits on hand,             | 1,707 44     | Bills of other Banks,             | 4,082 00     |
| Balances due other Banks,        | 1,644 64     | Balances due from other Banks,    | -            |
| Cash deposited not bearing int., | 8,205 57     | Loan,                             | 119,874 14   |
| Cash deposited bearing interest, | 3,000 00     | Specie deposited in Suffolk Bank, | 2,000 00     |
| Total am't due from the Bank,    | \$140,041 65 | Total am't Resources of Bank,     | \$140,041 65 |
| Immediate Liabilities,           | \$63,334 21. | Immediate Resources,              | \$18,567 51. |

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

|                                                                                                                                |            |
|--------------------------------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend, 4 per cent.                                                                                             |            |
| Amount of last Dividend,                                                                                                       | \$3,000 00 |
| When declared, October 5, 1857.                                                                                                |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                                         | 1,389 00   |
| Amount of debts due and not paid and considered doubtful, about                                                                | 6,000 00   |
| Bills in circulation under five dollars, about                                                                                 | 9,000 00   |
| Greatest Liability of any person or corporation,                                                                               | 9,585 00   |
| Amount of paper discounted the past year,                                                                                      | 346,428 00 |
| Bills received of engravers,                                                                                                   | 205,000 00 |
| Bank Notes issued,                                                                                                             | 124,800 00 |
| Bills not signed,                                                                                                              | 80,200 00  |
| Bills destroyed,                                                                                                               | -          |
| Amount due from Directors as Principals,                                                                                       | 4,280 00   |
| Amount due from Directors as Sureties,                                                                                         | 9,565 00   |
| Greatest Liability of any Director,                                                                                            | 9,585 00   |
| Amount due from Stockholders as Principals,                                                                                    | 12,937 00  |
| Amount of debts which have matured and are not paid,                                                                           | 40,998 00  |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,                              | 13,845 00  |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,                       | 3,500 00   |
| Number of Stockholders,                                                                                                        | 151        |
| Number of Stockholders out of the State,                                                                                       | 4          |
| Greatest amount of Stock held by any person,                                                                                   | 2,400 00   |
| Amount of stock held by persons out of the State,                                                                              | 2,700 00   |
| Greatest amount held by any person out of the State,                                                                           | 1,300 00   |
| Amount of Charges for Exchange during the past year, about \$1,050.                                                            |            |
| Annual Expenses, about \$1,650.                                                                                                |            |
| Rates of Exchange charged, on New York, Boston, and other places in New England, from $\frac{1}{4}$ to $\frac{1}{2}$ per cent. |            |

## WATERVILLE BANK, AT WATERVILLE.

Incorporated June 21, 1850. Charter extended April 11, 1857.

Directors, Dennis L. Milliken, James Stackpole, Thomas G. Kimball, D. H. Brown, Charles H. Thayer.

President, D. L. Milliken.

Cashier, A. Perkins.

CONDITION OF THE BANK ON THE 23D DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 100,000 00   | Specie, in its Banking House,     | 5,090 17     |
| Bills in circulation,            | 46,420 00    | Real Estate,                      | -            |
| Net profits on hand,             | 9,453 22     | Bills of other Banks,             | 1,086 00     |
| Balances due other Banks,        | 8,793 81     | Balances due from other banks,    | -            |
| Cash deposited not bearing int., | 3,042 04     | Loan,                             | 158,532 90   |
| Cash deposited bearing interest, | -            | Specie deposited in Suffolk Bank, | 3,000 00     |
| Total amount due from Bank,      | \$167,709 07 | Total am't Resources of Bank,     | \$167,709 07 |
| Immediate Liabilities,           | \$58,255 85. | Immediate Resources,              | \$9,176 17.  |

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

|                                                                                                          |                              |
|----------------------------------------------------------------------------------------------------------|------------------------------|
| Rate of last Dividend, 4 per cent.                                                                       |                              |
| Amount of last Dividend,                                                                                 | \$4,000 00                   |
| When declared, July 6, 1857.                                                                             |                              |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                   | 6,426 00                     |
| Amount of debts due and not paid, and considered doubtful,                                               | 8,000 00                     |
| Bills in circulation under five dollars, about                                                           | 6,000 00                     |
| Greatest Liability of any person or corporation,                                                         | 10,000 00                    |
| Amount of paper discounted the past year,                                                                | 387,112 00                   |
| Bills received of engravers,                                                                             | 211,000 00                   |
| Bank Notes issued,                                                                                       | 162,000 00                   |
| Bills not signed,                                                                                        | 49,000 00                    |
| Bills destroyed,                                                                                         | 15,000 00                    |
| Amount due from Directors as Principals,                                                                 | 1,473 00                     |
| Amount due from Directors as Sureties,                                                                   | 6,879 00                     |
| Greatest Liability of any Director,                                                                      | 7,117 00                     |
| Amount due from Stockholders as Principals,                                                              | 12,600 00                    |
| Amount of debts which have matured and are not paid,                                                     | 36,750 00                    |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | 8,352 00                     |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | -                            |
| Number of Stockholders,                                                                                  | 99                           |
| Number of Stockholders out of the State,                                                                 | 6                            |
| Greatest amount of Stock held by any person,                                                             | 8,200 00                     |
| Amount of Stock held by persons out of the State,                                                        | 7,500 00                     |
| Greatest amount held by any person out of the State,                                                     | 3,000 00                     |
| Amount of Charges for Exchange during the past year,                                                     | \$1,540.                     |
| Annual Expenses, Bank Tax, &c.,                                                                          | \$2,000.                     |
| Rates of Exchange charged, on New York, Boston, and other places in New England,                         | $\frac{1}{4}$ to 1 per cent. |

## TICONIC BANK, AT WATERVERILLE.

Incorporated April 1, 1831. Charter extended April 11, 1857.

Directors, Joseph Eaton, Jediah Morrill, Elah Esty, Edwin Noyes, Samuel Appleton.

President, Joseph Eaton.

Cashier, Silas Redington.

## CONDITION OF THE BANK ON THE 23D DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 125,000 00   | Specie, in its Banking House,     | 8,764 55     |
| Bills in circulation,            | 55,574 00    | Real Estate,                      | 1,600 00     |
| Net profits on hand,             | 997 49       | Bills of other Banks,             | 1,976 00     |
| Balances due other Banks,        | 9,836 98     | Balances due from other Banks,    | -            |
| Cash deposited not bearing int., | 8,504 40     | Loan,                             | 184,572 32   |
| Cash deposited bearing interest, | -            | Specie deposited in Suffolk Bank, | 3,000 00     |
| Total am't due from Bank,        | \$199,912 87 | Total am't Resources of Bank,     | \$199,912 87 |
| Immediate Liabilities,           | \$73,915 38. | Immediate Resources,              | \$13,760 55. |

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

Rate of last Dividend, 3 per cent.

Amount of last Dividend, . . . . . \$3,750 00  
When declared, October 5, 1857.

Amount of Reserved Profits at the time of declaring the last Dividend, 8,913 00

Amount of debts due and not paid, and considered doubtful, . . . . . 10,000 00

Bills in circulation under five dollars, about . . . . . 8,909 00

Greatest Liability of any person or corporation, . . . . . 29,627 00

Amount of paper discounted the past year, . . . . . 470,606 00

Bills received of engravers, . . . . . 354,628 00

Bank Notes issued, . . . . . 299,128 00

Bills not signed, . . . . . 55,500 00

Bills destroyed, . . . . . 190,386 00

Amount due from Directors as Principals, . . . . . 12,200 00

Amount due from Directors as Sureties, . . . . . 25,756 00

Greatest Liability of any Director, . . . . . 11,937 00

Amount due from Stockholders as Principals, . . . . . 14,750 00

Amount of debts which have matured and are not paid, . . . . . 56,976 00

Liability of the President and Directors as principals and Sureties in their individual capacity, . . . . . 37,956 00

Liability of President and Directors as members of a firm, or the agents or officers of any corporation, . . . . . 4,442 00

Number of Stockholders, . . . . . 146

Number of Stockholders out of the State, . . . . . 11

Greatest amount of Stock held by any person, . . . . . 5,000 00

Amount of Stock held by persons out of the State, . . . . . 10,900 00

Greatest amount held by any person out of the State, . . . . . 3,000 00

Amount of Charges for Exchange during the past year, about \$400.

Annual Expenses, \$975.

Rates of Exchange charged, on New York, Boston, and other places in New England,  $\frac{1}{2}$  to 1 per cent.

## GRANITE BANK, AT AUGUSTA.

*Incorporated April 1, 1836. Charter extended April 11, 1857.*

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

*President, Wm. A. Brooks.*

*Cashier, Silas Leonard.*

## CONDITION OF THE BANK ON THE 30TH DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 75,000 00    | Specie, in its Banking House,     | 7,183 48     |
| Bills in circulation,            | 30,424 00    | Real Estate,                      | 1,300 00     |
| Net profits on hand,             | 2,744 30     | Bills of other Banks,             | 781 00       |
| Balances due other Banks,        | 4 68         | Balances due from other Banks,    | 2,641 27     |
| Cash deposited not bearing int., | 4,728 60     | Loan,                             | 97,995 83    |
| Cash deposited bearing interest, | -            | Specie deposited in Suffolk Bank, | 3,000 00     |
| Total am't due from Bank,        | \$112,901 58 | Total am't Resources of Bank,     | \$112,901 58 |
| Immediate Liabilities,           | \$35,157 28. | Immediate Resources,              | \$13,605 75. |

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

|                                                                                                          |             |
|----------------------------------------------------------------------------------------------------------|-------------|
| Rate of last Dividend, 3 per cent.                                                                       |             |
| Amount of last Dividend,                                                                                 | \$2,250 00  |
| When declared, June 29, 1857.                                                                            |             |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                   | 675 00      |
| Amount of debts due and not paid, and considered doubtful,                                               | -           |
| Bills in circulation under five dollars,                                                                 | -           |
| Greatest Liability of any person or corporation,                                                         | 9,616 00    |
| Amount of paper discounted the past year,                                                                | 389,973 00  |
| Bills received of engravers,                                                                             | 286,550 00  |
| Bank notes issued,                                                                                       | 171,000 00  |
| Bills not signed,                                                                                        | 28,700 00   |
| Bills destroyed,                                                                                         | 86,850 00   |
| Amount due from Directors as Principals,                                                                 | 6,697 00    |
| Amount due from Directors as Sureties,                                                                   | 4,819 00    |
| Greatest Liability of any Director,                                                                      | 9,616 00    |
| Amount due from Stockholders as Principals,                                                              | -           |
| Amount of Debts which have matured and are not paid,                                                     | 2,984 00    |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | 11,517 00   |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | 400 00      |
| Number of Stockholders,                                                                                  | 80          |
| Number of Stockholders out of the State,                                                                 | 16          |
| Greatest amount of Stock held by any person,                                                             | 10,100 00   |
| Amount of Stock held by persons out of the State,                                                        | 23,700 00   |
| Greatest amount held by any person out of the State,                                                     | 10,100 00   |
| Am't of Charges for Exchange during the past year                                                        | \$1,699 75. |
| Annual Expenses,                                                                                         | \$2,100.    |
| Rates of Exchange charged, on New York, Boston, and other places in New England.                         |             |

## STATE BANK, AT AUGUSTA.

*Incorporated March 24, 1854. Charter extended April 11, 1857.*

*Directors, George W. Stanley, B. A. G. Fuller, John McArthur, J. S. A. Sanborn, Cyrus Briggs.*

*President, George W. Stanley.*

*Cashier, Wm. R. Smith.*

## CONDITION OF THE BANK ON THE 30TH DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>          |                     | <i>Resources of the Bank.</i>        |                     |
|------------------------------------|---------------------|--------------------------------------|---------------------|
| Capital Stock,                     | 100,000 00          | Specie, in its Banking House,        | 7,241 38            |
| Bills in circulation,              | 41,924 00           | Real Estate,                         | -                   |
| Net profits on hand,               | 12,283 51           | Bills of other Banks, checks, &c.,   | 8,665 00            |
| Balances due other Banks,          | 4 69                | Balances due from other Banks,       | 3,442 89            |
| Cash deposited not bearing int.,   | 15,010 18           | Loan,                                | 146,873 11          |
| Cash deposited bearing interest,   | -                   | Specie deposited in Suffolk Bank,    | 3,000 00            |
| <b>Total amount due from Bank,</b> | <b>\$169,222 38</b> | <b>Total am't Resources of Bank,</b> | <b>\$169,222 38</b> |
| <b>Immediate Liabilities,</b>      | <b>\$56,938 69.</b> | <b>Immediate Resources,</b>          | <b>\$22,349 19.</b> |

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

Rate of last Dividend, 4 per cent.

|                                                                                                                                          |            |
|------------------------------------------------------------------------------------------------------------------------------------------|------------|
| Amount of last Dividend,                                                                                                                 | \$4,000 00 |
| When declared, July 1, 1857.                                                                                                             |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                                                   | 8,449 63   |
| Amount of debts due and not paid and considered doubtful,                                                                                | -          |
| Bills in circulation under five dollars, about                                                                                           | 12,000 00  |
| Greatest Liability of any person or corporation,                                                                                         | 21,140 00  |
| Amount of paper discounted the past year,                                                                                                | 493,530 00 |
| Bills received of engravers,                                                                                                             | 232,500 00 |
| Bank Notes issued,                                                                                                                       | 136,500 00 |
| Bills not signed,                                                                                                                        | 96,000 00  |
| Bills destroyed,                                                                                                                         | -          |
| Amount due from Directors as Principals,                                                                                                 | 500 00     |
| Amount due from Directors as Sureties,                                                                                                   | 3,425 00   |
| Greatest Liability of any Director,                                                                                                      | 2,250 00   |
| Amount due from Stockholders as Principals,                                                                                              | -          |
| Amount of debts which have matured and are not paid,                                                                                     | 13,623 00  |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,                                        | 3,925 00   |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,                                 | 450 00     |
| Number of Stockholders,                                                                                                                  | 84         |
| Number of Stockholders out of the State,                                                                                                 | 10         |
| Greatest amount of Stock held by any person,                                                                                             | 10,100 00  |
| Amount of Stock held by persons out of the State,                                                                                        | 14,200 00  |
| Greatest amount held by any person out of the State,                                                                                     | 3,000 00   |
| Amount of Charges for Exchange during the past year, about \$2,500.                                                                      |            |
| Annual Expenses, about \$2,500, including Bank Tax.                                                                                      |            |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{4}$ , $\frac{1}{2}$ , $\frac{3}{4}$ per cent. |            |



## FREEMANS BANK, AT AUGUSTA.

Incorporated March 2, 1833. Charter extended April 11, 1857.

Directors, W. F. Hallett, Benj. Davis, John Mulliken, William Hunt, L. W. Lithgow,  
James W. North, Thomas Lambard, Owen C. Whitehouse.

President, Benjamin Davis.

Cashier, Daniel Pike.

CONDITION OF THE BANK ON THE 28TH DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 100,000 00   | Specie, in its Banking House,     | 6,530 33     |
| Bills in circulation,            | 39,578 00    | Real Estate,                      | 435 59       |
| Net profits on hand,             | 6,214 45     | Bills of other Banks,             | 4,523 00     |
| Balances due other Banks,        | -            | Balances due from other Banks,    | 9,036 89     |
| Cash deposited not bearing int., | 24,222 70    | Loan,                             | 146,489 34   |
| Cash deposited bearing interest, | -            | Specie deposited in Suffolk Bank, | 3,000 00     |
| Total am't due from the Bank,    | \$170,015 15 | Total am't Resources of Bank,     | \$170,015 15 |
| Immediate Liabilities,           | \$63,800 70. | Immediate Resources,              | \$23,090 22. |

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

|                                                                                                                           |            |
|---------------------------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend, 4 per cent.                                                                                        |            |
| Amount of last Dividend,*                                                                                                 | \$3,000 00 |
| When declared, July 6, 1857.                                                                                              |            |
| Amount of Reserved Profits at the time of declaring last Dividend,                                                        | 4,094 00   |
| Amount of debts due and not paid, and considered doubtful, about                                                          | 10,000 00  |
| Bills in circulation under five dollars,                                                                                  | am't unk.  |
| Greatest Liability of any person or corporation,                                                                          | 22,069 00  |
| Amount of paper discounted the past year,                                                                                 | 447,962 00 |
| Bills received of engravers,                                                                                              | 403,810 00 |
| Bank Notes issued,                                                                                                        | 265,692 00 |
| Bills not signed,                                                                                                         | 138,100 00 |
| Bills destroyed,                                                                                                          | 87,292 00  |
| Amount due from Directors as Principals,                                                                                  | 6,600 00   |
| Amount due from Directors as Sureties,                                                                                    | 9,456 00   |
| Greatest Liability of any Director,                                                                                       | 6,000 00   |
| Amount due from Stockholders as Principals,                                                                               | 12,175 00  |
| Amount of debts which have matured and are not paid,                                                                      | 24,125 00  |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,                         | 16,016 00  |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,                  | 8,500 00   |
| Number of Stockholders,                                                                                                   | 80         |
| Number of Stockholders out of the State,                                                                                  | 9          |
| Greatest amount of Stock held by any person,                                                                              | 6,800 00   |
| Amount of Stock held by persons out of the State,                                                                         | 16,900 00  |
| Greatest amount held by any person out of the State,                                                                      | 4,500 00   |
| Amount of Charges for Exchange during the past year,                                                                      | \$839.     |
| Annual Expenses,                                                                                                          | \$2,084.   |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{4}$ to $\frac{3}{4}$ per cent. |            |

\* Capital was then \$75,000.

## AUGUSTA BANK, AT AUGUSTA.

*Incorporated January 21, 1814. Charter extended April 11, 1857.*

*Directors, Samuel Cony, J. W. Bradbury, G. W. Morton, Joseph H. Williams, H. R. Smith.*

*President, Samuel Cony.*

*Cashier, Jos. J. Eveleth.*

## CONDITION OF THE BANK ON THE 28TH DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock, 1,100 shares, or  | 88,000 00    | Specie in its Banking House,      | 9,690 58     |
| Bills in circulation,            | 51,596 00    | Real Estate,                      | 4,654 30     |
| Net profits on hand,             | 3,513 83     | Bills of other Banks,             | 2,689 00     |
| Balances due other Banks,        | 671 84       | Balances due from other Banks,    | 736 40       |
| Cash deposited not bearing int., | 29,567 26    | Loan,                             | 155,578 65   |
| Cash deposited bearing interest, | -            | Specie deposited in Suffolk Bank, | -            |
| Total amount due from Bank,      | \$173,348 93 | Total am't Resources of Bank,     | \$173,348 93 |
| Immediate Liabilities,           | \$81,835 00. | Immediate Resources,              | \$13,116 00. |

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

|                                                                                                                                  |             |
|----------------------------------------------------------------------------------------------------------------------------------|-------------|
| Rate of last Dividend, \$3 per share.                                                                                            |             |
| Amount of last Dividend,                                                                                                         | \$3,300 00  |
| When declared, October 1, 1857.                                                                                                  |             |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                                           | 2,056 00    |
| Amount of debts due and not paid, and considered doubtful, about                                                                 | 8,000 00    |
| Bills in circulation under five dollars, about                                                                                   | 20,000 00   |
| Greatest Liability of any person or corporation,                                                                                 | 10,339 00   |
| Amount of paper discounted the past year,                                                                                        | 404,583 00  |
| Bills received of engravers,                                                                                                     | 677,089 00  |
| Bank Notes issued,                                                                                                               | 661,889 00  |
| Bills not signed,                                                                                                                | 15,200 00   |
| Bills destroyed,                                                                                                                 | 510,910 00  |
| Amount due from Directors as Principals,                                                                                         | -           |
| Amount due from Directors as Sureties,                                                                                           | -           |
| Amount due from Stockholders as Principals,                                                                                      | -           |
| Greatest Liability of any Director,                                                                                              | -           |
| Amount of debts which have matured and are not paid,                                                                             | 28,161 00   |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,                                | -           |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,                         | -           |
| Number of Stockholders,                                                                                                          | 85          |
| Number of Stockholders out of the State,                                                                                         | 19          |
| Greatest amount of Stock held by any person, 58 shares.                                                                          |             |
| Amount of Stock held by persons out of the State, 287 shares.                                                                    |             |
| Greatest amount held by any person out of the State, 57 shares.                                                                  |             |
| Amount of Charges for Exchange during the past year,                                                                             | \$1,748 77. |
| Annual Expenses,                                                                                                                 | \$2,750.    |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{4}$ to $\frac{1}{2}$ of one per cent. |             |

## AMERICAN BANK, AT HALLOWELL.

*Incorporated January 21, 1854. Charter extended April 11, 1857.*

*Directors, C. Spaulding, H. Cooper, Jr., John Hubbard, W. R. Prescott, A. Ham, J. R. Morton, one vacancy.*

*President, C. Spaulding.*

*Cashier, A. H. Howard.*

CONDITION OF THE BANK ON THE 30TH DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 100,000 00   | Specie, in its Banking House,     | 5,046 34     |
| Bills in circulation,            | 39,597 00    | Real Estate,                      | 3,768 74     |
| Net profits on hand,             | 4,751 44     | Bills of other Banks, and checks, | 5,079 00     |
| Balances due other Banks,        | 15,106 31    | Balances due from other Banks,    | 1 53         |
| Cash deposited not bearing int., | 9,544 78     | Loan,                             | 153,579 61   |
| Cash deposited bearing interest, | 3,000 00     | Specie deposited in Suffolk Bank, | 3,000 00     |
|                                  |              | Expense account,                  | 1,524 31     |
| Total amount due from Bank,      | \$171,999 53 | Total am't Resources of Bank,     | \$171,999 53 |
| Immediate Liabilities,           | \$67,248 00. | Immediate Resources,              | \$11,126 00. |

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

|                                                                                                                    |            |
|--------------------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend, 5 per cent.                                                                                 |            |
| Amount of last Dividend,                                                                                           | \$5,000 00 |
| When declared, July, 1857.                                                                                         |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                             | 441 00     |
| Amount of debts due and not paid, and considered doubtful,                                                         | 2,172 00   |
| Bills in circulation under five dollars,                                                                           | 6,000 00   |
| Greatest Liability of any person or corporation,                                                                   | 13,077 00  |
| Amount of paper discounted the past year,                                                                          | 468,825 00 |
| Bills received of engravers,                                                                                       | 124,100 00 |
| Bank Notes issued,                                                                                                 | 98,400 00  |
| Bills not signed,                                                                                                  | 25,700 00  |
| Bills destroyed,                                                                                                   | 805 00     |
| Amount due from Directors as Principals,                                                                           | 6,300 00   |
| Amount due from Directors as Sureties,                                                                             | 2,500 00   |
| Greatest Liability of any Director,                                                                                | 4,300 00   |
| Amount due from Stockholders as Principals,                                                                        | 35,020 00  |
| Amount of debts which have matured and are not paid,                                                               | 12,050 00  |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,                  | 8,800 00   |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,           | -          |
| Number of Stockholders,                                                                                            | 129        |
| Number of Stockholders out of the State,                                                                           | 9          |
| Greatest amount of Stock held by any person,                                                                       | 7,000 00   |
| Amount of Stock held by persons out of the State,                                                                  | 6,000 00   |
| Greatest amount held by any person out of the State,                                                               | 1,000 00   |
| Amount of Charges for Exchange during the past year, —                                                             |            |
| Annual Expenses, about                                                                                             | \$2,300.   |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{2}$ per cent. on 4 mos. |            |

## NORTHERN BANK, AT HALLOWELL.

Incorporated March 1, 1833. Charter extended April 11, 1857.

Directors, Jesse Aiken, J. P. Flagg, John Gardner, J. C. Dwight, F. Glazier, A. Masters, Alden Sampson.

President, John Gardner.

Cashier, J. Nutter.

CONDITION OF THE BANK ON THE 30TH DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 100,000 00   | Specie, in its Banking House,     | 4,030 35     |
| Bills in circulation,            | 34,917 00    | Real Estate,                      | 700 00       |
| Net profits on hand,             | 1,749 26     | Bills of other Banks,             | 2,771 00     |
| Balances due other Banks,        | 58 49        | Balances due from other Banks,    | 2,316 20     |
| Cash deposited not bearing int., | 4,558 83     | Loan,                             | 129,266 03   |
| Cash deposited bearing interest, | 800 00       | Specie deposited in Suffolk Bank, | 3,000 00     |
| Total am't due from Bank,        | \$142,083 58 | Total am't Resources of Bank,     | \$142,083 58 |
| Immediate Liabilities,           | \$40,334 32. | Immediate Resources,              | \$12,117 55. |

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

|                                                                                                          |            |
|----------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend, 4 per cent.                                                                       |            |
| Amount of last Dividend,                                                                                 | \$4,000 00 |
| When declared, September 7, 1857.                                                                        |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                   | 854 00     |
| Amount of debts due and not paid, and considered doubtful, in part only,                                 | 3,900 00   |
| Bills in circulation under five dollars,                                                                 | 3,690 00   |
| Greatest Liability of any person or corporation,                                                         | 9,849 00   |
| Amount of paper discounted the past year,                                                                | 363,473 29 |
| Bills received of engravers,                                                                             | 200,086 00 |
| Bank Notes issued,                                                                                       | 194,836 00 |
| Bills not signed,                                                                                        | 5,250 00   |
| Bills destroyed,                                                                                         | 63,836 00  |
| Amount due from Directors as Principals,                                                                 | 8,700 00   |
| Amount due from Directors as Sureties,                                                                   | 10,273 00  |
| Greatest Liability of any Director,                                                                      | 9,849 00   |
| Amount due from Stockholders as Principals,                                                              | 200 00     |
| Amount of debts which have matured and are not paid,                                                     | 22,094 00  |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | 18,973 00  |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | 5,749 00   |
| Number of Stockholders,                                                                                  | 94         |
| Number of Stockholders out of the State,                                                                 | 14         |
| Greatest amount of Stock held by any person,                                                             | 10,200 00  |
| Amount of Stock held by persons out of the State,                                                        | 10,900 00  |
| Greatest amount held by any person out of the State,                                                     | 2,600 00   |

Amount of Charges for Exchange, during the past year, unknown.

Annual Expenses, \$2,500.

Rates of Exchange charged, on New York, Boston, and other places in New England,  $\frac{1}{4}$  to 1 per cent. on part of discounts.

## COBBOSSEE CONTEE BANK, AT GARDINER.

*Incorporated March 23, 1852. Charter extended April 11, 1857.*

*Directors, Edward Swan, William Bradstreet, Stephen Young, Francis Richards, John Blanchard.*

*President, Edward Swan.*

*Cashier, Joseph Adams.*

CONDITION OF THE BANK ON THE 28TH DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>          |                     | <i>Resources of the Bank.</i>        |                     |
|------------------------------------|---------------------|--------------------------------------|---------------------|
| Capital Stock,                     | 100,000 00          | Specie, in its Banking House,        | 5,882 89            |
| Bills in circulation,              | 31,188 00           | Real Estate,                         | -                   |
| Net profits on hand,               | 5,572 67            | Bills of other Banks,                | 2,666 00            |
| Balances due other Banks,          | 100 00              | Balances due from other Banks,       | 7,831 36            |
| Cash deposited not bearing int.,   | 10,494 66           | Loan,                                | 128,975 08          |
| Cash deposited bearing interest,   | -                   | Specie deposited in Suffolk Bank,    | 2,000 00            |
| <b>Total amount due from Bank,</b> | <b>\$147,355 33</b> | <b>Total am't Resources of Bank,</b> | <b>\$147,355 33</b> |
| <b>Immediate Liabilities,</b>      | <b>\$41,782 66.</b> | <b>Immediate Resources,</b>          | <b>\$18,386 25.</b> |

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

|                                                                                                                                       |            |
|---------------------------------------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend, 4 per cent. for 6 mos.                                                                                         |            |
| Amount of last Dividend,                                                                                                              | \$4,000 00 |
| When declared, July 6, 1857.                                                                                                          |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                                                | 2,430 00   |
| Amount of debts due and not paid, and considered doubtful,                                                                            | 4,000 00   |
| Bills in circulation under five dollars, about                                                                                        | 5,500 00   |
| Greatest Liability of any person or corporation,                                                                                      | 17,723 00  |
| Amount of paper discounted the past year,                                                                                             | 466,066 00 |
| Bills received of engravers,                                                                                                          | 250,000 00 |
| Bank Notes issued,                                                                                                                    | 132,000 00 |
| Bills not signed,                                                                                                                     | 118,000 00 |
| Bills destroyed,                                                                                                                      | none.      |
| Amount due from Directors as Principals,                                                                                              | 7,296 00   |
| Amount due from Directors as Sureties,                                                                                                | 11,601 00  |
| Greatest Liability of any Director,                                                                                                   | 7,900 00   |
| Amount due from Stockholders as Principals,                                                                                           | 500 00     |
| Amount of debts which have matured and are not paid,                                                                                  | 13,847 00  |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,                                     | 18,897 00  |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,                              | 7,900 00   |
| Number of Stockholders,                                                                                                               | 49         |
| Number of Stockholders out of the State,                                                                                              | 6          |
| Greatest amount of Stock held by any person,                                                                                          | 10,000 00  |
| Amount of Stock held by persons out of the State,                                                                                     | 17,400 00  |
| Greatest amount held by any person out of the State,                                                                                  | 9,800 00   |
| Amount of Charges for Exchange during the past year, about \$500.                                                                     |            |
| Annual Expenses, about \$2,300.                                                                                                       |            |
| Rates of Exchange charged, on New York, Boston, and other places in New England, from $\frac{1}{4}$ to $\frac{1}{2}$ of one per cent. |            |

## GARDINER BANK, AT GARDINER.

*Incorporated January 31, 1814. Charter extended April 11, 1857.*

*Directors, Wm. B. Grant, F. Allen, Wm. S. Grant, W. W. Bradstreet, R. Williamson.*

*President, Wm. B. Grant.*

*Cashier, Jas. F. Patterson.*

CONDITION OF THE BANK ON THE 28TH DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>            |                     | <i>Resources of the Bank.</i>        |                     |
|--------------------------------------|---------------------|--------------------------------------|---------------------|
| Capital Stock,                       | 100,000 00          | Specie, in its Banking House,        | 6,076 88            |
| Bills in circulation,                | 22,497 00           | Real Estate,                         | 2,000 00            |
| Net profits on hand,                 | 6,655 03            | Bills of other Banks,                | 5,057 00            |
| Balances due other Banks,            | 410 56              | Balances due from other Banks,       | 6,369 19            |
| Cash deposited not bearing int.,     | 28,253 63           | Loan,                                | 136,313 15          |
| Cash deposited bearing interest,     | -                   | Specie deposited in Suffolk Bank,    | 2,000 00            |
| <b>Total am't due from the Bank,</b> | <b>\$157,816 22</b> | <b>Total am't Resources of Bank,</b> | <b>\$157,816 22</b> |
| <b>Immediate Liabilities,</b>        | <b>\$47,992 82.</b> | <b>Immediate Resources,</b>          | <b>\$19,503 07.</b> |

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

|                                                                                                                                                                  |            |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend, 4 per cent.                                                                                                                               |            |
| Amount of last Dividend,                                                                                                                                         | \$4,000 00 |
| When declared, August 31, 1857.                                                                                                                                  |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                                                                           | 6,731 00   |
| Amount of debts due and not paid, and considered doubtful,                                                                                                       | 4,634 00   |
| Bills in circulation under five dollars, about                                                                                                                   | 8,000 00   |
| Greatest Liability of any person or corporation,                                                                                                                 | 51,297 00  |
| Amount of paper discounted the past year,                                                                                                                        | 438,521 00 |
| Bills received of engravers,                                                                                                                                     | 648,563 00 |
| Bank Notes issued,                                                                                                                                               | 567,063 00 |
| Bills not signed,                                                                                                                                                | 81,500 00  |
| Bills destroyed,                                                                                                                                                 | 405,059 00 |
| Amount due from Directors as Principals,                                                                                                                         | 3,081 00   |
| Amount due from Directors as Sureties,                                                                                                                           | 5,881 00   |
| Greatest Liability of any Director,                                                                                                                              | 8,085 00   |
| Amount due from Stockholders as Principals,                                                                                                                      | 5,679 00   |
| Amount of debts which have matured and are not paid,                                                                                                             | 7,983 00   |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,                                                                | 8,962 00   |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,                                                         | -          |
| Number of Stockholders,                                                                                                                                          | 60         |
| Number of Stockholders out of the State,                                                                                                                         | 12         |
| Greatest amount of Stock held by any person, 112 shares.                                                                                                         |            |
| Amount of Stock held by persons out of the State, 93 shares.                                                                                                     |            |
| Greatest amount held by any person out of the State, 15 shares.                                                                                                  |            |
| Amount of Charges for Exchange during the past year, about \$500.                                                                                                |            |
| Annual Expenses, \$2,541.                                                                                                                                        |            |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{2}$ to 1 per cent. for 4 months or $\frac{1}{3}$ per cent. per month. |            |

## OAKLAND BANK, AT GARDINER.

*Incorporated March 3, 1853. Charter extended April 11, 1857.*

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

*President, Noah Woods.*

*Cashier, S. Bowman.*

CONDITION OF THE BANK ON THE 27TH DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 50,000 00    | Specie, in its Banking House,     | 2,595 67     |
| Bills in circulation,            | 27,945 00    | Real Estate,                      | -            |
| Net profits on hand,             | 2,610 09     | Bills of other Banks,             | 2,022 00     |
| Balances due other Banks,        | -            | Balances due from other Banks,    | 8,245 68     |
| Cash deposited not bearing int., | 10,307 37    | Loan,                             | 75,999 11    |
| Cash deposited bearing interest, | -            | Specie deposited in Suffolk Bank, | 2,000 00     |
| Total am't due from the Bank,    | \$90,862 46  | Total am't Resources of Bank,     | \$90,862 46  |
| Immediate Liabilities,           | \$38,252 37. | Immediate Resources,              | \$14,863 35. |

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

|                                                                                                                           |            |
|---------------------------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend, 5 per cent.                                                                                        |            |
| Amount of last Dividend,                                                                                                  | \$2,500 00 |
| When declared, July 6, 1857.                                                                                              |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                                    | 930 00     |
| Amount of debts due and not paid, and considered doubtful,                                                                | 746 00     |
| Bills in circulation under five dollars, about                                                                            | 9,000 00   |
| Greatest Liability of any person or corporation,                                                                          | 6,390 00   |
| Amount of paper discounted the past year,                                                                                 | 303,000 00 |
| Bills received of engravers,                                                                                              | 104,500 00 |
| Bank Notes issued,                                                                                                        | 57,200 00  |
| Bills not signed,                                                                                                         | 47,300 00  |
| Bills destroyed,                                                                                                          | -          |
| Amount due from Directors as Principals,                                                                                  | 430 00     |
| Amount due from Directors as Sureties,                                                                                    | 12,735 00  |
| Greatest Liability of any Director,                                                                                       | 4,824 00   |
| Amount due from Stockholders as Principals,                                                                               | -          |
| Amount of debts which have matured and are not paid,                                                                      | 7,523 00   |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,                         | 13,165 00  |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,                  | 6,390 00   |
| Number of Stockholders,                                                                                                   | 76         |
| Number of Stockholders out of the State,                                                                                  | 6          |
| Greatest amount of Stock held by any person,                                                                              | 4,200 00   |
| Amount of Stock held by persons out of the State,                                                                         | 7,900 00   |
| Greatest amount held by any person out of the State,                                                                      | 2,900 00   |
| Amount of Charges for Exchange during the past year, —                                                                    |            |
| Annual Expenses, about \$1,400, including tax.                                                                            |            |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{2}$ per cent. on 4 mos. paper. |            |

## RICHMOND BANK, AT RICHMOND.

*Incorporated March 30, 1852. Charter extended April 11, 1857.*

*Directors, J. C. Boynton, T. J. Southard, G. H. Hatch, James Carney, Jr., F. Houdlett.*

*President, J. C. Boynton.*

*Cashier, F. R. Theobald.*

CONDITION OF THE BANK ON THE 31ST DAY OF OCTOBER, 1857.

| <i>Due from the Bank.</i>        |              | <i>Resources of the Bank.</i>     |              |
|----------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                   | 75,000 00    | Specie, in its Banking House,     | 4,833 41     |
| Bills in circulation,            | 24,059 00    | Real Estate,                      | -            |
| Net profits on hand,             | 148 33       | Bills of other Banks,             | 623 00       |
| Balances due other Banks,        | -            | Balances due from other Banks,    | 8,658 43     |
| Cash deposited not bearing int., | 7,726 78     | Loan,                             | 89,769 27    |
| Cash deposited bearing interest, | -            | Specie deposited in Suffolk Bank, | 3,000 00     |
| Total am't due from Bank,        | \$106,934 11 | Total am't Resources of Bank,     | \$106,934 11 |
| Immediate Liabilities,           | \$31,785 78. | Immediate Resources,              | \$17,164 84. |

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

|                                                                                                                           |            |
|---------------------------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend, 3 per cent.                                                                                        |            |
| Amount of last Dividend,                                                                                                  | \$2,250 00 |
| When declared, October, 1857.                                                                                             |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                                    | 387 00     |
| Amount of debts due and not paid, and considered doubtful,                                                                | -          |
| Bills in circulation under five dollars, about                                                                            | 2,000 00   |
| Greatest Liability of any person or corporation,                                                                          | 14,669 00  |
| Amount of paper discounted the past year,                                                                                 | 224,937 00 |
| Bills received of engravers,                                                                                              | 149,996 00 |
| Bank Notes issued,                                                                                                        | 96,993 00  |
| Bills not signed,                                                                                                         | 53,000 00  |
| Bills destroyed,                                                                                                          | 983 00     |
| Amount due from Directors as Principals,                                                                                  | 4,400 00   |
| Amount due from Directors as Sureties,                                                                                    | 7,414 00   |
| Greatest Liability of any Director,                                                                                       | 5,513 00   |
| Amount due from Stockholders as Principals,                                                                               | 14,968 00  |
| Amount of debts which have matured and are not paid,                                                                      | 7,452 00   |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,                         | 11,813 00  |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,                  | -          |
| Number of Stockholders,                                                                                                   | 67         |
| Number of Stockholders out of the State,                                                                                  | 11         |
| Greatest amount of Stock held by any person,                                                                              | 7,000 00   |
| Amount of Stock held by persons out of the State,                                                                         | 17,000 00  |
| Greatest amount held by any person out of the State,                                                                      | 7,000 00   |
| Amount of Charges for Exchange during the past year —.                                                                    |            |
| Annual Expenses, about \$1,500, including tax.                                                                            |            |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{4}$ to $\frac{1}{2}$ per cent. |            |



## VILLAGE BANK, AT BOWDOINHAM.

*Incorporated February 15, 1856. Charter extended April 11, 1857.*

*Directors, N. Purrington, R. P. Carr, Jos. Mustard, Henry Sampson, Robert Purrington, John Coombs, John F. Upton.*

*President, N. Purrington.*

*Cashier, R. Butterfield.*

CONDITION OF THE BANK ON THE 3D DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>           |             | <i>Resources of the Bank.</i>     |             |
|-------------------------------------|-------------|-----------------------------------|-------------|
| Capital Stock,                      | 50,000 00   | Specie, in its Banking House,     | 2,626 97    |
| Bills in circulation,               | 13,903 00   | Bills of other Banks, and checks, | 2,641 88    |
| Net profits on hand,                | 288 26      | Balances due from other Banks,    | -           |
| Balances due other Banks,           | 167 42      | Loan,                             | 61,830 43   |
| Cash deposited not bearing int.,    | 6,220 60    | Specie deposited in Suffolk Bank, | 3,000 00    |
| Cash deposited bearing interest,    | -           | Bank shares,                      | 480 00      |
| Total amount due from Bank,         | \$70,579 28 | Total am't Resources of Bank,     | \$70,579 28 |
| Immediate Liabilities, \$20,291 02. |             | Immediate Resources, \$8,268 85.  |             |

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

|                                                                                                                           |            |
|---------------------------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend, 2 per cent.                                                                                        |            |
| Amount of last Dividend,                                                                                                  | \$1,000 00 |
| When declared, October 5, 1857.                                                                                           |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                                    | 67 00      |
| Amount of debts due and not paid, and considered doubtful,                                                                | 2,000 00   |
| Bills in circulation under five dollars, about                                                                            | 3,000 00   |
| Greatest Liability of any person or corporation,                                                                          | 7,500 09   |
| Amount of paper discounted the past year,                                                                                 | 254,174 00 |
| Bills received of engravers,                                                                                              | 74,000 00  |
| Bank Notes issued,                                                                                                        | 42,350 00  |
| Bills not signed,                                                                                                         | 31,650 00  |
| Bills destroyed,                                                                                                          | -          |
| Amount due from Directors as Principals,                                                                                  | 5,105 00   |
| Amount due from Directors as Sureties,                                                                                    | 575 00     |
| Greatest Liability of any Director,                                                                                       | 4,000 00   |
| Amount due from Stockholders as Principals,                                                                               | 6,008 00   |
| Amount of debts which have matured and are not paid,                                                                      | 17,505 00  |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,                         | 5,005 00   |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,                  | -          |
| Number of Stockholders,                                                                                                   | 41         |
| Number of Stockholders out of the State,                                                                                  | 1          |
| Greatest amount of Stock held by any person,                                                                              | 6,500 00   |
| Amount of Stock held by persons out of the State,                                                                         | 500 00     |
| Greatest amount held by any person out of the State,                                                                      | 500 00     |
| Amount of Charges for Exchange during the past year, about \$50.                                                          |            |
| Annual Expenses, about \$1,100.                                                                                           |            |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{4}$ to $\frac{1}{2}$ per cent. |            |

## BANK OF WINTHROP, AT WINTHROP.

Incorporated March 15, 1853. Charter extended April 11, 1857.

Directors, C. M. Bailey, S. Gammon, Jere Glidden, R. Marston, E. M. Clark.

President, C. M. Bailey.

Cashier, David Stanley.

## CONDITION OF THE BANK ON THE 23D DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>          |                     | <i>Resources of the Bank.</i>         |                     |
|------------------------------------|---------------------|---------------------------------------|---------------------|
| Capital Stock,                     | 75,000 00           | Specie, in its Banking House,         | 9,007 17            |
| Bills in circulation,              | 48,356 09           | Real Estate,                          | -                   |
| Net profits on hand,               | 14,254 36           | Bills of other Banks,                 | 841 00              |
| Balances due other Banks,          | -                   | Balances due from other Banks,        | 269 57              |
| Cash deposited not bearing int.,   | 7,649 29            | Loan,                                 | 132,141 82          |
| Cash deposited bearing interest,   | -                   | Specie deposited in Suffolk Bank,     | 3,000 00            |
| <b>Total amount due from Bank,</b> | <b>\$145,259 56</b> | <b>Total amt's Resources of Bank,</b> | <b>\$145,259 56</b> |
| <b>Immediate Liabilities,</b>      | <b>\$56,005 20.</b> | <b>Immediate Resources,</b>           | <b>\$13,117 74.</b> |

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

|                                                                                                                           |            |
|---------------------------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend, 5 per cent.                                                                                        |            |
| Amount of last Dividend,                                                                                                  | \$3,750 00 |
| When declared, October 1, 1857.                                                                                           |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                                    | 13,306 00  |
| Amount of debts due and not paid, and considered doubtful,                                                                | 6,236 00   |
| Bills in circulation under five dollars, about                                                                            | 12,000 00  |
| Greatest Liability of any person or corporation,                                                                          | 8,500 00   |
| Amount of paper discounted the past year,                                                                                 | 431,037 00 |
| Bills received of engravers,                                                                                              | 109,499 00 |
| Bank Notes issued,                                                                                                        | 100,000 00 |
| Bills not signed,                                                                                                         | 8,099 00   |
| Bills destroyed,                                                                                                          | 1,400 00   |
| Amount due from Directors as Principals,                                                                                  | 6,400 00   |
| Amount due from Directors as Sureties,                                                                                    | 1,800 00   |
| Greatest Liability of any Director,                                                                                       | 6,000 00   |
| Amount due from Stockholders as Principals,                                                                               | 1,700 00   |
| Amount of debts which have matured and are not paid,                                                                      | 11,086 00  |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,                         | 8,200 00   |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation,                  | -          |
| Number of Stockholders,                                                                                                   | 69         |
| Number of Stockholders out of the State,                                                                                  | -          |
| Greatest amount of Stock held by any person,                                                                              | 10,800 00  |
| Amount of Stock held by persons out of the State,                                                                         | -          |
| Greatest amount held by any person out of the State,                                                                      | -          |
| Amount of Charges for Exchange during the past year —                                                                     |            |
| Annual Expenses, \$2,100, including tax.                                                                                  |            |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{4}$ to $\frac{1}{2}$ per cent. |            |

## LEWISTON FALLS BANK, AT LEWISTON.

*Incorporated February 4, 1852. Charter extended April 1, 1857.*

*Directors, D. Holland, H. Weeks, N. Morrill, T. F. Sanborn, Samuel Haley, Paul C. Tebbets, A. Wakefield.*

*President, Daniel Holland.*

*Cashier, A. H. Small.*

## CONDITION OF THE BANK ON THE 1ST DAY OF DECEMBER, 1857.

| <i>Due from the Bank.</i>          |                     | <i>Resources of the Bank.</i>        |                     |
|------------------------------------|---------------------|--------------------------------------|---------------------|
| Capital Stock,                     | 200,000 00          | Specie, in its Banking House,        | 9,428 85            |
| Bills in circulation,              | 69,781 00           | Real Estate,                         | 1,725 00            |
| Net profits on hand,               | 1,884 10            | Bills of other Banks,                | 1,760 38            |
| Balances due other Banks,          | -                   | Balances due from other banks,       | 4,778 94            |
| Cash deposited not bearing int.,   | 12,582 76           | Loan,                                | 263,554 69          |
| Cash deposited bearing interest,   | -                   | Specie deposited in Suffolk Bank,    | 3,000 00            |
| <b>Total amount due from Bank,</b> | <b>\$284,247 86</b> | <b>Total am't Resources of Bank,</b> | <b>\$284,247 86</b> |
| <b>Immediate Liabilities,</b>      | <b>\$82,363 76.</b> | <b>Immediate Resources,</b>          | <b>\$18,967 32.</b> |

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

|                                                                                                          |            |
|----------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend, 3 per cent.                                                                       |            |
| Amount of last Dividend,                                                                                 | \$6,000 00 |
| When declared, October 1, 1857.                                                                          |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                   | 2,026 00   |
| Amount of debts due and not paid, and considered doubtful,                                               | 22,660 00  |
| Bills in circulation under five dollars, about                                                           | 11,000 00  |
| Greatest Liability of any person or corporation,                                                         | 25,000 00  |
| Amount of paper discounted the past year,                                                                | 936,860 00 |
| Bills received of engravers,                                                                             | 521,582 00 |
| Bank Notes issued,                                                                                       | 393,632 00 |
| Bills not signed,                                                                                        | 127,950 00 |
| Bills destroyed,                                                                                         | 184,726 00 |
| Bills in the Bank,                                                                                       | 139,125 00 |
| Amount due from Directors as Principals,                                                                 | 7,745 00   |
| Amount due from Directors as Sureties,                                                                   | 15,760 00  |
| Greatest Liability of any Director,                                                                      | 17,000 00  |
| Amount due from Stockholders as Principals,                                                              | 7,500 00   |
| Amount of debts which have matured and are not paid,                                                     | 24,912 00  |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | 18,705 00  |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | 4,800 00   |
| Number of Stockholders,                                                                                  | 144        |
| Number of Stockholders out of the State,                                                                 | 13         |
| Greatest amount of Stock held by any person,                                                             | 13,500 00  |
| Amount of Stock held by persons out of the State,                                                        | 39,600 00  |
| Greatest amount held by any person out of the State,                                                     | 13,500 00  |

Amount of Charges for Exchange during the past year, \$5,123.

Annual Expenses, exclusive of Tax, about \$2,000.

Rates of Exchange charged, on New York, Boston, and other places in New England,  $\frac{1}{4}$  of 1 per cent.

## AUBURN BANK, AT AUBURN.

*Incorporated February 28, 1855. Charter extended April 11, 1857.*

*Directors, J. H. Roak, E. T. Little, N. Dingley, H. C. Briggs, John Penley, Jacob Herrick, James Dingley.*

*President, J. H. Roak.*

*Cashier, William Libby.*

## CONDITION OF THE BANK ON THE 28TH DAY OF NOVEMBER, 1857.

| <i>Due from the Bank.</i>        |                     | <i>Resources of the Bank.</i>        |                     |
|----------------------------------|---------------------|--------------------------------------|---------------------|
| Capital Stock,                   | 75,000 00           | Specie, in its Banking House,        | 3,814 23            |
| Bills in circulation,            | 33,655 00           | Real Estate,                         | 1,500 00            |
| Net profits on hand,             | 1,089 31            | Bills of other Banks, and Checks,    | 5,331 33            |
| Balances due other Banks,        | -                   | Balances due from other Banks,       | 4,619 46            |
| Cash deposited not bearing int., | 13,422 12           | Loan,                                | 105,901 41          |
| Cash deposited bearing interest, | -                   | Specie deposited in Suffolk Bank,    | 2,000 00            |
| <b>Total am't due from Bank,</b> | <b>\$123,166 43</b> | <b>Total am't Resources of Bank,</b> | <b>\$123,166 43</b> |
| <b>Immediate Liabilities,</b>    | <b>\$47,979 00.</b> | <b>Immediate Resources,</b>          | <b>\$15,765 00.</b> |

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

|                                                                                                          |            |
|----------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend, 4 per cent.                                                                       |            |
| Amount of last Dividend,                                                                                 | \$3,000 00 |
| When declared, October, 7, 1857.                                                                         |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                   | 778 00     |
| Amount of debts due and not paid, and considered doubtful,                                               | -          |
| Bills in circulation under five dollars,                                                                 | 3,000 00   |
| Greatest Liability of any person or corporation,                                                         | 7,000 00   |
| Amount of paper discounted the past year,                                                                | 358,839 00 |
| Bills received of engravers,                                                                             | 150,018 00 |
| Bank Notes issued,                                                                                       | 123,808 00 |
| Bills not signed,                                                                                        | 26,150 00  |
| Bills destroyed,                                                                                         | 775 00     |
| Amount due from Directors as Principals,                                                                 | 300 00     |
| Amount due from Directors as Sureties,                                                                   | 1,279 00   |
| Greatest Liability of any Director,                                                                      | 1,279 00   |
| Amount due from Stockholders as Principals,                                                              | -          |
| Amount of debts which have matured and are not paid,                                                     | 21,230 00  |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | 1,579 00   |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | -          |
| Number of Stockholders,                                                                                  | 28         |
| Number of Stockholders out of the State,                                                                 | 4          |
| Greatest amount of Stock held by any person,                                                             | 8,600 00   |
| Amount of Stock held by persons out of the State,                                                        | 32,600 00  |
| Greatest amount held by any person out of the State,                                                     | 8,600 00   |

Amount of Charges for Exchange during the past year, \$1,665 58.

Annual Expenses, about \$1,850, including tax.

Rates of Exchange charged, on New York, Boston, and other places in New England,  $\frac{1}{4}$  to  $\frac{1}{2}$  per cent.

## SANDY RIVER BANK, AT FARMINGTON.

*Incorporated March 16, 1853. Charter extended April 13, 1857.*

*Directors, Samuel Belcher, A. W. F. Belcher, F. G. Butler, Theod. Marston, J. S. Milliken, James Stanley, John Titcomb.*

*President, Samuel Belcher.*

*Cashier, J. A. Linscott.*

## CONDITION OF THE BANK ON THE 7TH DAY OF DECEMBER, 1857.

| <i>Due from the Bank.</i>             |              | <i>Resources of the Bank.</i>     |              |
|---------------------------------------|--------------|-----------------------------------|--------------|
| Capital Stock,                        | 50,000 00    | Specie, in its Banking House,     | 11,445 49    |
| Bills in circulation,                 | 54,734 00    | Safes, Plates, &c.,               | 1,513 52     |
| Net profits on hand,                  | 2,798 78     | Bills of other Banks,             | 1,318 00     |
| Balances due other Banks,             | --           | Balances due from other Banks,    | 21,626 12    |
| Cash deposited not bearing int.,      | 3,546 31     | Loan,                             | 79,372 96    |
| Cash dep. bearing int., at 4 pr. ct., | 7,197 00     | Specie deposited in Suffolk Bank, | 3,000 00     |
| Total amount due from Bank,           | \$118,276 00 | Total amt Resources of Bank,      | \$118,276 00 |
| Immediate Liabilities,                | \$65,477 31. | Immediate Resources,              | \$37,389 61. |

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

|                                                                                                          |            |
|----------------------------------------------------------------------------------------------------------|------------|
| Rate of last Dividend, 3 per cent.                                                                       |            |
| Amount of last Dividend,                                                                                 | \$1,500 00 |
| When declared, October 14, 1857.                                                                         |            |
| Amount of Reserved Profits at the time of declaring the last Dividend,                                   | 2,429 00   |
| Amount of debts due and not paid, and considered doubtful,                                               | 144 00     |
| Bills in circulation under five dollars,                                                                 | 10,665 00  |
| Greatest Liability of any person or corporation,                                                         | 2,822 00   |
| Amount of paper discounted the past year,                                                                | 229,943 00 |
| Bills received of engravers,                                                                             | 172,945 00 |
| Bank Notes issued,                                                                                       | 154,817 00 |
| Bills not signed,                                                                                        | 18,128 00  |
| Bills destroyed,                                                                                         | 81,378 00  |
| Amount due from Directors as Principals,                                                                 | 1,923 00   |
| Amount due from Directors as Sureties,                                                                   | 5,046 00   |
| Greatest Liability of any Director,                                                                      | 3,000 00   |
| Amount due from Stockholders as Principals,                                                              | 8,315 00   |
| Amount of debts which have matured and are not paid,                                                     | 13,768 00  |
| Liability of the President and Directors as Principals and Sureties in their individual capacity,        | 6,969 00   |
| Liability of President and Directors as members of a firm, or the agents or officers of any corporation, | --         |
| Number of Stockholders,                                                                                  | 90         |
| Number of Stockholders out of the State,                                                                 | --         |
| Greatest amount of Stock held by any person,                                                             | 3,100 00   |
| Amount of Stock held by persons out of the State,                                                        | --         |
| Greatest amount held by any person out of the State,                                                     | --         |
| Amount of Charges for Exchange during the past year,                                                     | \$397 26.  |
| Annual Expenses,                                                                                         | \$1,500.   |
| Rates of Exchange charged, on New York, Boston, and other places in New England, $\frac{1}{2}$ per cent. |            |

BANKS INCORPORATED, 1857.

| Name of Bank.              | Location.    | Authorized Cap'tl. | Capital paid. | Remarks.                     |
|----------------------------|--------------|--------------------|---------------|------------------------------|
| Central, . . . . .         | Gray Corner, | 50,000             | nothing.      | Has not gone into operation. |
| Long Reach, . . . . .      | Bath,        | 100,000            | 51,200        |                              |
| Lowell, . . . . .          | Lewiston,    | 100,000            | nothing.      | Has not gone into operation. |
| Maine, . . . . .           | Brunswick,   | 75,000             | -             |                              |
| Norombega, . . . . .       | Bangor,      | 100,000            | 50,000        |                              |
| Penobscot River, . . . . . | Bangor,      | 100,000            | nothing.      | Has not gone into operation. |
| Pejepscot, . . . . .       | Brunswick,   | 75,000             | 37,500        |                              |
|                            |              | \$600,000          |               |                              |

BANKS AUTHORIZED TO REDUCE THEIR CAPITAL STOCK, 1857.

| Name.                     | Location. | Am't of reduction. | Remarks. |
|---------------------------|-----------|--------------------|----------|
| City, . . . . .           | Bangor,   | 50,000             | -        |
| Kenduskeag, . . . . .     | Bangor,   | 25,000             | -        |
| State of Maine, . . . . . | Bangor,   | 100,000            | -        |
|                           |           | \$175,000          |          |

## BANKS AUTHORIZED TO INCREASE THEIR CAPITAL STOCK, 1857.

| Name.                                  | Location.   | Auth'd increase. | Amount paid in. | Remarks.                                                               |
|----------------------------------------|-------------|------------------|-----------------|------------------------------------------------------------------------|
| Alfred, . . . . .                      | Alfred,     | 25,000           | -               | To be paid on or before 1st October, 1857.                             |
| American, . . . . .                    | Hallowell;  | 25,000           | 25,000          | “ on or before 1st day May, 1857.                                      |
| Biddeford, . . . . .                   | Biddeford,  | 50,000           | -               | “ on or before 1st day October, 1857.                                  |
| Freemans, . . . . .                    | Augusta,    | 25,000           | 25,000          | “ “ “ “                                                                |
| Lumberman's, . . . . .                 | Oldtown,    | 25,000           | -               | “ “ “ “                                                                |
| Manufacturers' and Traders', . . . . . | Portland,   | 100,000          | 50,000          | One half on or before 1st Monday of Oct., 1857.<br>“ “ “ “ Apr., 1858. |
| Sandy River, . . . . .                 | Farmington, | 25,000           | -               | To be paid in on or before 1st day Oct., 1857.                         |
| Sanford, . . . . .                     | Sanford,    | 25,000           | -               | “ “ “ “                                                                |
|                                        |             | \$300,000        |                 |                                                                        |

## BANKS WHOSE CHARTERS EXPIRED OCTOBER 1, 1856.

| Name.                   | Location.  | Capital Stock. | Remarks.                                       |
|-------------------------|------------|----------------|------------------------------------------------|
| City, . . . . .         | Bangor,    | 100,000        | Extension of charter not accepted—closing up.  |
| Commercial, . . . . .   | Bath,      | 50,000         | Charter not extended—did not apply.            |
| Mercantile, . . . . .   | Bangor,    | 50,000         | “ “ “                                          |
| Maritime, . . . . .     | Bangor,    | 75,000         | “ “ “                                          |
| Veazie, . . . . .       | Bangor,    | 100,000        | “ “ “                                          |
| Ellsworth, . . . . .    | Ellsworth, | 125,000        | Closing up—no paper disc. since Jan. 16, 1855. |
| Brunswick, . . . . .    | Brunswick, | 60,000         | “ “                                            |
| Androscoggin, . . . . . | Topsham,   | 50,000         |                                                |

## BANKS UNDER INJUNCTION, 1857.

|                                            |            |         |                                         |
|--------------------------------------------|------------|---------|-----------------------------------------|
| Sanford, (same as Mousam River,) . . . . . | Sanford,   | 50,000  |                                         |
| Hancock, . . . . .                         | Ellsworth, | 50,000  | In hands of Receivers.                  |
| Grocers', . . . . .                        | Bangor,    | 75,000  | “ “                                     |
| Bank of Hallowell, . . . . .               | Hallowell, | 100,000 | Closing up under a modified injunction. |
| Exchange, . . . . .                        | Bangor,    | 50,000  | In hands of Receivers.                  |



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**MARITIME BANK, AT BANGOR.**

This bank has nearly closed up its affairs. On the 24th day of November, 1857, the whole amount of its bills in existence was five thousand nine hundred and eighty-five dollars, (\$5,985) of which there was then in its vaults thirty-two hundred and ninety-nine dollars, leaving in actual circulation only twenty-six hundred and eighty-six dollars. These bills are redeemed at the Norombega Bank, on presentation.

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On the GROCERS' BANK, Bangor, a perpetual injunction has been granted, and G. W. Ingersol, S. P. Strickland and Levi Bradley, of Bangor, have been appointed receivers. Eight months from the 26th November, 1857, are allowed for the creditors of the bank to present their claims to the receivers for allowance.

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The HANCOCK BANK, at Ellsworth, has been perpetually enjoined, and S. Waterhouse, Hatch Macomber and Arno Wiswell, appointed receivers. Eight months are allowed from November 25, 1857, to the creditors and all persons interested, to present their claims for allowance.

As to this, as well as the Grocers' Bank, all persons interested are referred to the receivers for further information.

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**SANFORD BANK, AT SANFORD.**

The name of this bank was changed from Mousam River Bank, by an act of the Legislature at its last session.

The condition of this bank was such on the 11th November last, that on application of the Bank Commissioners to Judge Goodenow for an injunction, it was granted, and the hearing before him the 12th November, it appeared that the circulation was \$27,498 00

|                                |             |
|--------------------------------|-------------|
| The amount due depositors was, | \$ 2,545 94 |
|                                | <hr/>       |
|                                | \$30,043 94 |

The resources of the bank consisted of specie in bank, \$4 07; Suffolk Bank, \$3,000; loan, \$76,661 38=\$79,665 45. Of the debts due, about forty thousand dollars were considered very doubtful, if not bad; the residue is considered available. The Judge, on motion of the bank, continued the injunction, in a modified form, to December 23, at which time the bank had reduced its liabilities, exclusive of capital stock, to \$19,029 91, and a further continuance was granted to the 2d of February. Its officers confidently believe they shall be able to redeem all its bills. Oliver Hill has been elected president, in place of Samuel Thompson, resigned.

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#### BANK OF HALLOWELL, AT HALLOWELL.

This bank, on the application of the former commissioners, was placed under an injunction, as stated in their report. In March last, application was made to have the injunction removed, but this was denied; it was, however, so far modified as to allow its cashier to apply its assets for the redemption of its circulation, which, at that time, was upwards of ninety thousand dollars, mostly in the "west." The bills of this bank have not been current in this State, and consequently have not circulated here to much amount.

From an examination into its condition November 30, it was represented by the cashier, that the amount of bills then out of the bank was forty-eight thousand five hundred and seventy dollars. It appears from the books, that all the bills above that amount had been destroyed in conformity to the order of court. The cashier stated they should redeem all their bills as fast as they had the means, and had generally done so as they were presented, but at this time they had to ask a little indulgence.

This bank has slight hold in the confidence of the public, and unless its affairs are promptly wound up by its officers, application will be made to have the injunction made perpetual, and receivers appointed.

April 13, 1857, an act was passed incorporating *Samuel Mayall* and others, as the president, directors and company of the CENTRAL BANK, to be located at Gray Corner, in the county of Cumberland, with a capital stock of fifty thousand dollars.

The incorporators have never legally organized, and the time expired in which they are authorized to do so, on the 13th October last. The following extract, taken from the ST. PAUL Financial, Real Estate and Railroad ADVERTISER, of Nov. 21, 1857, shows that some person or persons, under color of the charter granted as above stated, have perpetrated what would be, if done in this State, a violation of our banking laws, and subject them to a severe penalty :

“SAINT PAUL MONEY MARKET.—A new currency has been put into circulation in this city—consisting of the notes of the Central Bank, Gray, State of Maine. W. H. Rounds, Cashier; N. T. Smith, President. The bank is regularly chartered in the State where these notes are issued, but it has not yet put its notes into circulation at home. What is wanting in tangible responsibility on the face of these notes, is amply made up by the guaranteed protection of the bankers in this city. Each note bears the following endorsement of the St. Paul banker under whose protection it is issued: ‘Redeemable in currency or gold at current rates.’ (Signatures.) This endorsement will make these bills readily available for local circulation, and this, we believe, is all that is aimed at in these issues. It will readily be believed that our bankers would not concur in endorsing this currency, or in guaranteeing its redemption, without knowing that it is properly secured.”

## LIST OF BANKS

Whose Charters are in full force December 31, 1857.

| BANKS.                                | TOWNS.     | Capital Stock. |      |
|---------------------------------------|------------|----------------|------|
|                                       |            | DOLLS.         | CTS. |
| Augusta, . . . . .                    | Augusta,   | 88,000         | 00   |
| American, . . . . .                   | Hallowell, | 100,000        | 00   |
| Auburn, . . . . .                     | Auburn,    | 75,000         | 00   |
| Alfred, . . . . .                     | Alfred,    | 50,000         | 00   |
| Atlantic, . . . . .                   | Portland,  | 100,000        | 00   |
| Bank of Cumberland, . . . . .         | Portland,  | 200,000        | 00   |
| Bank of the State of Maine, . . . . . | Bangor,    | 150,000        | 00   |
| Bank of Somerset, . . . . .           | Skowhegan, | 50,000         | 00   |
| Bank of Winthrop, . . . . .           | Winthrop,  | 75,000         | 00   |
| Bank of Commerce, . . . . .           | Belfast,   | 75,000         | 00   |
| Bath, . . . . .                       | Bath,      | 100,000        | 00   |
| Biddeford, . . . . .                  | Biddeford, | 150,000        | 00   |
| Belfast, . . . . .                    | Belfast,   | 100,000        | 00   |
| Bucksport, . . . . .                  | Bucksport, | 75,000         | 00   |
| Canal, . . . . .                      | Portland,  | 600,000        | 00   |
| Calais, . . . . .                     | Calais,    | 100,000        | 00   |
| Casco, . . . . .                      | Portland,  | 600,000        | 00   |
| City, . . . . .                       | Bath,      | 250,000        | 00   |
| City, . . . . .                       | Biddeford, | 50,000         | 00   |
| Cobbossee Contee, . . . . .           | Gardiner,  | 100,000        | 00   |
| Eastern, . . . . .                    | Bangor,    | 200,000        | 00   |

*List of Banks whose Charters are in full force, &c., (Con.)*

| BANKS.                                 | TOWNS.        | Capital Stock. |      |
|----------------------------------------|---------------|----------------|------|
|                                        |               | DOLLS.         | CTS. |
| Farmers', . . . . .                    | Bangor,       | 100,000        | 00   |
| Freemans, . . . . .                    | Augusta,      | 100,000        | 00   |
| Frontier, . . . . .                    | Eastport,     | 75,000         | 00   |
| Granite, . . . . .                     | Augusta,      | 75,000         | 00   |
| Georges, . . . . .                     | Thomaston,    | 50,000         | 00   |
| Gardiner, . . . . .                    | Gardiner,     | 100,000        | 00   |
| Kenduskeag, . . . . .                  | Bangor,       | 75,000         | 00   |
| Lewiston Falls, . . . . .              | Lewiston,     | 200,000        | 00   |
| Lincoln, . . . . .                     | Bath,         | 200,000        | 00   |
| Lime Rock, . . . . .                   | Rockland,     | 100,000        | 00   |
| Long Reach, . . . . .                  | Bath,         | 51,200         | 00   |
| Lumberman's, . . . . .                 | Oldtown,      | 50,000         | 00   |
| Maine, . . . . .                       | Brunswick,    | 37,500         | 00   |
| Manufacturers', . . . . .              | Saco,         | 100,000        | 00   |
| Manufacturers' and Traders', . . . . . | Portland,     | 250,000        | 00   |
| Mariners', . . . . .                   | Wiscasset,    | 50,000         | 00   |
| Marine, . . . . .                      | Damariscotta, | 50,000         | 00   |
| Market, . . . . .                      | Bangor,       | 100,000        | 00   |
| Merchants', . . . . .                  | Bangor,       | 100,000        | 00   |
| Merchants', . . . . .                  | Portland,     | 225,000        | 00   |
| Mechanics', . . . . .                  | Portland,     | 100,000        | 00   |
| Mcdomak, . . . . .                     | Waldoborough, | 50,000         | 00   |
| North, . . . . .                       | Rockland,     | 50,000         | 00   |
| Northern, . . . . .                    | Hallowell,    | 100,000        | 00   |
| New Castle, . . . . .                  | New Castle,   | 50,000         | 00   |
| Norombega, . . . . .                   | Bangor,       | 50,000         | 00   |

*List of Banks whose Charters are in full force, &c., (Con.)*

| BANKS.                   | TOWNS.         | Capital Stock. |      |
|--------------------------|----------------|----------------|------|
|                          |                | DOLLS.         | CTS. |
| Oakland, . . . . .       | Gardiner,      | 50,000         | 00   |
| Orono, . . . . .         | Orono,         | 50,000         | 00   |
| Ocean, . . . . .         | Kennebunk,     | 100,000        | 00   |
| Pejepscot, . . . . .     | Brunswick,     | 37,500         | 00   |
| People's, . . . . .      | Waterville,    | 75,000         | 00   |
| Richmond, . . . . .      | Richmond,      | 75,000         | 00   |
| Rockland, . . . . .      | Rockland,      | 150,000        | 00   |
| Sagadahoc, . . . . .     | Bath,          | 100,000        | 00   |
| Sandy River, . . . . .   | Farmington,    | 50,000         | 00   |
| Searsport, . . . . .     | Searsport,     | 50,000         | 00   |
| Skowhegan, . . . . .     | Bloomfield,    | 75,000         | 00   |
| South Berwick, . . . . . | South Berwick, | 100,000        | 00   |
| State, . . . . .         | Augusta,       | 100,000        | 00   |
| Thomaston, . . . . .     | Thomaston,     | 50,000         | 00   |
| Ticonic, . . . . .       | Waterville,    | 125,000        | 00   |
| Traders', . . . . .      | Bangor,        | 100,000        | 00   |
| Union, . . . . .         | Brunswick,     | 100,000        | 00   |
| Village, . . . . .       | Bowdoinham,    | 50,000         | 00   |
| Waldoborough, . . . . .  | Waldoborough,  | 50,000         | 00   |
| Waterville, . . . . .    | Waterville,    | 100,000        | 00   |
| York, . . . . .          | Saco,          | 100,000        | 00   |
|                          |                | 7,464,200      | 00   |

## SAVINGS INSTITUTIONS.

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The following abstracts exhibit the condition of the several Savings Institutions at the time of our examination. They appear to have been managed with prudence, and although some of the securities held by them have suffered a depreciation in value, all calls for the payment of deposits have been promptly met, and we have seen no cause, in any instance, to apprehend danger of loss to depositors, or embarrassment by delay of payment.

SOUTH BERWICK BANK SAVINGS INSTITUTION.

Connected with and managed by the officers of the South Berwick Bank.

NOVEMBER 20, 1857.

<i>Liabilities.</i>		<i>Assets.</i>	
Due depositors,	81,825 51	Notes discounted,	78,301 53
Discount,	5,709 41	85 shares of S. Berwick Bank	
		Stock,	4,250 00
		2 city of Portland Bonds,	2,000 00
		Cash,	2,317 39
		Expense account,	666 00
	\$87,534 92		\$87,534 92

Number of depositors, 270.

SACO AND BIDDEFORD SAVINGS INSTITUTION.

Incorporated, 1827.

President, Daniel Smith, Jr.*Vice President*, Stephen L. Goodale.*Secretary and Treasurer*, Edward P. Barnham.*Trustees*, David Fernald, Alpheus A. Hanscomb, Samuel T. Chase, Gideon Tucker, Nathaniel M. Towle, Amos H. Boyd, Daniel Cleaves.

NOVEMBER 1, 1857.

<i>Liabilities.</i>		<i>Assets.</i>	
Due Depositors,	250,047 84	Bank Stock,	59,111 13
Profit and loss,	11,758 53	Railroad Stock,	34,643 50
Suspense account,	74 82	Railroad Bonds,	35,948 05
		City Bonds,	33,813 33
		Cutts Island estate,	42,286 55
		Seammon building,	400 00
		East Boston Ferry,	100 00
		Notes receivable,	41,372 62
		Cash,	3,206 01
	<u>\$270,881 19</u>		<u>\$270,881 19</u>

Number of Depositors, about 1,400.

In July last, made an extra dividend of \$19,424 15, which was 3 per cent. for the last preceding 5 years. Two per cent. semi-annual dividends are made in each year. Four times in each year money goes on interest, and may be drawn out on the third Wednesdays of January, April, July and October.

There has been no panic or run on the Institution.

RANDALL SAVINGS AND BENEVOLENT INSTITUTION.

President, Asa Hutchinson.*Secretary*, J. D. Prescott.*Treasurer*, Francis Lyford.*Commissioners*, O. B. Cheney and S. Williamson.*Trustees*, 21.

DECEMBER 1, 1857.

<i>Liabilities.</i>		<i>Assets.</i>	
Due Depositors,	10,670 28	Lewiston Falls Bank Stock,	2,500 00
Surplus Funds,	660 07	American Bank Stock,	1,600 00
		Manu. and Traders' Bank Stock,	1,000 00
		Freemans Bank Stock,	500 00
		Notes and Mortgages,	2,402 07
		City Scrip and Bonds,	700 00
		Loans on personal security,	2,628 28
	<u>\$11,330 35</u>		<u>\$11,330 35</u>

Number of Depositors,

PORTLAND SAVINGS BANK.

President, Phinchas Barnes.*Treasurer*, James Merrill.

NOVEMBER 18, 1857.

<i>Liabilities.</i>		<i>Assets.</i>	
Deposits,	119,625 42	First Parish Note,	1,000 00
Interest balance,	3,906 79	Public Securities; City Scrip,	16,497 25
Profit and loss,	552 66	State Stock,	500 00
		County Notes,	4,500 00
		“ Bonds,	8,000 00
		Mortgages,	64,859 67
		Bonds A. and St. L. Railroad,	14,522 50
		A. and K. Railroad,	850 00
		Bank Stock,	2,500 00
		Other Securities,	5,500 00
		Expense,	245 18
		Premiums,	25 64
		Cash,	5,084 63
	<u>\$124,084 87</u>		<u>\$124,084 87</u>

Number of Depositors.

LEWISTON FALLS BANK SAVINGS INSTITUTION.

This Institution is by its Charter connected with the Lewiston Falls Bank, which assures to Depositors 5 per cent. per annum, and is managed by the officers of said Bank.

CONDITION, DECEMBER 3, 1857.

<i>Liabilities.</i>		<i>Assets.</i>	
Due Depositors,	17,535 43	Loan secured by Stock and	
Due Lewiston Falls Bank,	8,684 09	Bonds,	13,273 58
Balance of interest,	81 49	Notes with personal Security,	1,887 43
		Notes with Real Estate,	2,240 00
		Bank Stock,	890 00
	<u>\$26,301 01</u>		<u>\$26,301 01</u>

Number of Depositors.

HALLOWELL SAVINGS INSTITUTION.

President, John Hubbard.*Secretary*, H. K. Baker.*Trustees*, 12.

CONDITION, DECEMBER 7, 1857.

<i>Liabilities.</i>		<i>Assets.</i>	
Due Depositors,	4,531 59	Notes secured by Real Estate,	1,687 50
Surplus Profits,	201 32	“ of the city of Hallowell,	2,275 00
		“ with personal security,	515 09
		Interest,	97 74
		Cash,	157 67
	<u>\$4,732 91</u>		<u>\$4,732 91</u>

Number of Depositors, 220—mostly women and children.

Dividends, semi-annual; February and August, 2 per cent. each.

GARDINER SAVINGS INSTITUTION.

President, R. H. Gardiner.*Secretary*, Daniel Nutting.*Treasurer*, Joseph Adams.*Trustees*, 12.

JULY 15, 1857.

<i>Liabilities.</i>		<i>Assets.</i>	
Due Depositors,	184,954 76	City, Bank and Railroad Stocks,	58,150 09
Profits on hand,	13,727 88	State, City and Railroad Bonds,	71,600 09
		City and town notes,	12,810 00
		Notes secured by mortgages and collaterals,	51,845 00
		Interest and Dividends accrued and not due,	1,547 90
		Cash on hand,	3,329 74
	<u>\$198,682 64</u>		<u>\$198,682 64</u>

Number of Depositors.

All investments are made by a committee selected from the Board of Trustees, and no Trustee can be a debtor to the Institution.

BIDDEFORD BANK SAVINGS INSTITUTION.

This Institution is, by its charter, directly connected with the Biddeford Bank, and the officers of the latter have the management of the former.

<i>Liabilities.</i>		<i>Assets.</i>	
Due Depositors,	74,234 82	Bank Stocks,	17,600 00
Profit and loss,	7,086 95	Railroad Stock and Bonds,	11,100 00
		Loan,	52,137 09
		Cash,	484 68
	<u>\$81,321 77</u>		<u>\$81,321 77</u>

Number of Depositors.

The Loan is mostly secured by sound dividend paying Stocks.

BATH SAVINGS INSTITUTION.

President, Charles Davenport.

Treasurer, John H. Kimball.

NOVEMBER 1, 1857.

<i>Liabilities.</i>		<i>Assets.</i>	
Due Depositors, principal and interest,	46,130 84	Notes fully secured,	17,535 38
Profits,	530 16	Brunswick Scrip,	1,500 00
	<u>\$46,661 00</u>	Bath " "	800 00
		First mortgage Bonds, K. & P.	
		R. R., \$1,500,	1,275 00
		Lincoln Bank Stock,	4,385 00
		Sagadahoc " "	1,296 00
		Long Reach " "	2,772 00
		City " "	7,255 00
		Bath " "	8,060 00
		Cash,	1,782 62
			<u>\$46,661 00</u>

Number of Depositors, 241.

Semi-Annual Dividend, August and February. Deposits are made in the Lincoln Bank.

BANGOR SAVINGS BANK.

President, E. L. Hamlin.

Treasurer and Secretary, Albert Holten.

Vice Presidents, 3.

Trustees, 20.

OCTOBER 3, 1857.

<i>Liabilities.</i>		<i>Assets.</i>	
Due Depositors,	34,293 55	City and County Securities,	18,900 00
Accrued Profits,	1,043 67	Individual and corporate notes secured,	9,700 00
		Bank Deposits,	6,000 66
		Cash on hand,	736 56
	<u>\$35,337 22</u>		<u>\$35,337 22</u>

Number of Depositors, 238.

Semi-Annual Dividend, 2½ per cent.

Deposits are made in the Kenduskeag and Eastern Banks.

AUGUSTA SAVINGS BANK.

Incorporated, 1848.

President, William A. Brooks.

Treasurer and Secretary, William R. Smith.

DECEMBER 1, 1857.

<i>Liabilities.</i>		<i>Assets.</i>	
Due Depositors, principal and interest,	75,518 95	State of Maine Scrip,	22,000 00
Due State Bank,	494 70	City and town "	11,600 00
Profits,	5,448 35	Bank Stock,	15,960 00
		Bonds and Mortgages,	15,102 00
		Notes secured by collateral,	16,800 00
	<u>\$81,462 00</u>		<u>\$81,462 00</u>

Number of Depositors, 550.

Semi-Annual Dividends, February and August, 2 per cent. each. Surplus Dividend of 2 per cent. per annum, made February, 1854. Deposits are made in State Bank.

The recent provision of the law requiring every bank to keep at least five per cent. of its capital stock in specie in its own vaults, is a salutary one, and ought to be rigidly enforced. It has very generally been complied with, though in some few instances, as appears by the foregoing abstracts, a deficiency existed at the time of our examination. In all such cases, the officers of the bank have been required to supply the deficiency forthwith, and measures have been taken that the law should be regarded.

The "Suffolk system," though not recognized in our banking law, has proved to be the great safeguard to the public. Whatever objections may exist to this "system" in theory, its practical operation is to keep the circulation of our banks within the bounds of safety. No sound bank can have any well founded reasons for refusing to redeem its bills in Boston, and a bank that is not sound, cannot long do business under that system, and ceases to be in good credit when it is "thrown out at the Suffolk."

There is an omission in the law requiring monthly returns to be made by the several banks, which ought to be supplied. The return now required to be made does not show their *indebtedness to other banks*, and consequently their true condition, which is the design of the law in providing for the returns to be made and published.

Complaint has been frequently made, that some banks boldly disregard the statutory provision limiting the rate of interest or discount to six per cent., and the addition of the existing rate of exchange between the place of discounting and the place where the security is payable.

It would be extremely difficult, if not impossible, to show what the rate of exchange is, at any given time, between any two places in this State, or in New England. Each bank puts its own construction on the term "existing rate of exchange," and it must be admitted that it is sufficiently vague to afford a pretext for widely diversified practice. That exchange is charged as a cover for taking usurious interest, in many instances, is undoubtedly true. That the excess may be avoided under the statute of usury, if so taken, our supreme court has recently decided. (40 Maine Reports, page 109.) Whether this is a sufficient remedy for the wrong complained of, is for the Legislature to determine. The amount received by a bank for exchange does not always appear on its books, usurious

interest never. Some banks, with commendable frankness, enter the amount of exchange received in a separate column; others include it in the discount; and in others, the cashier keeps it "in a way of his own."

To determine a case involving questions of fact and *intention* more appropriately belongs to the judiciary than to the Bank Commissioners. The fact and intention being established by proceedings at law, the latter may have the power to institute summary proceedings against a bank for the violation of the law in this particular.

Complaints of this kind have been general. No specific charges have been furnished to us, and we can only refer the aggrieved to the appropriate tribunal for redress.

The history of past legislation in granting bank charters, abundantly proves they were not always, if generally, granted on evidence of public necessity, or the legitimate business wants of the place in which they were located.

In 1853, seventeen bank charters were granted; four of the number never went into operation. The Shipbuilders and the Canton Bank were private speculations, proving disastrous to property and character.

In 1854, eleven were incorporated, and the Mousam River and the Grocers' were of the number.

In 1855, eight were incorporated; two were never organized, and the Canton Bank, at South China, was worse than a failure.

In the years 1856 and 1857, fourteen banks were incorporated, only eight of which have gone into operation.

A large proportion of the increase of the capital stock heretofore authorized has never been taken up or paid in. It is a noticeable fact, one which has been alluded to by our predecessors in a former report, that the circulation of some of the smaller banks has been largely controlled, and their accommodations principally monopolized, by a few individuals. That this is promotive of an unhealthy state of things in times of severe pecuniary stringency, must be apparent. We cannot omit to express our decided opinion, that the entrusting of a large proportion of the entire capital, and the extending of nearly the entire facilities of a bank to a few individuals, is unsafe and hazardous, and largely calculated by its results to diminish confidence in our banks generally, as well as impair the

stability of the particular institutions themselves. From the multiplicity of banks proceeds the very reprehensible practice of employing agents or friends to force the circulation of the bills of a particular bank at the expense of a neighboring one, by exchanges, or "swapping" bills.

No more bank charters ought to be granted for a long time to come, and it would be a wise policy to authorize any bank to surrender its charter, by giving notice to that effect to the Governor and Council, and to provide by law for the consolidation of their capital stock, when any two or more banks in the same locality should desire to do so.

Such a law, with suitable provisions and restrictions, would afford the means of accomplishing a very desirable end.

Our banks are allowed to issue and put into circulation as money, bills to the amount of fifty per cent. of their capital stock actually paid in, and not owned by them, and three dollars in bills for each dollar in specie in their vaults, never exceeding the amount of their capital stock and the specie on hand.

This latitude is observed, in most instances, by banks in their issues of bills, to its utmost extent.

As a consequence, the circulation of our banks is largely subject to the mercy of circumstances; and in times like the present, its control and redemption occasions much and serious embarrassment, and the credit of the banks is maintained, in many instances, only at the expense of extraordinary exertions on the part of its officers, and by a resort to such expedients as differ very widely from the strict proprieties which attach to legitimate banking.

The amount of a bank's discount in this State is proportionable to the amount of its circulation, in almost every instance. This is especially the case with our country banks, where deposits are small, and the securities upon which they are made are not readily convertible into cash, even at maturity, as may be seen in the large amount of over-due paper which our banks hold at this time. If it were otherwise, and their loans uniformly made for short periods, and their securities always paid when due, there would be less occasion for requiring them to hold at all times a greater proportion of specie to the amount of their circulation.

The period which intervenes between the emission and return of

bank notes is, at the present day, very limited. That our banks should be required to keep in their vaults a sufficient amount of gold and silver to insure the convertibility of their notes into coin, at all times and under all circumstances, will not be denied.

What that amount should be, is a question which cannot be answered with mathematical accuracy. Is the amount now required to be kept by our banks sufficiently large to insure the object? In the light of recent experience, we think it is not, and that "the specie basis" of our banking system ought to be enlarged. The Bank of England does not deem itself safe, unless it keeps on hand in gold at the rate of a third of the total amount of all its liabilities, including deposits as well as issues. Were it not for the practical working of "the Suffolk system," the line of safety for our banks should be the same proportion; under this system it should more closely approximate to it.

That recent events have largely disturbed confidence in banks of discount and in paper currency, is obvious; and while it is apparent the banks are not solely or mainly the cause of all our misfortunes in commercial and monetary affairs, it is the part of wisdom that such additional restrictions should be placed upon them as will be most likely to ensure their entire responsibility, and secure to them that general confidence without which they cannot long exist.

The present is a favorable time to inquire if the issue of small bills might not be dispensed with, without any real inconvenience. The tendency of public opinion is evidently in that direction.

There is now the necessary amount of coin, of the required denominations, to supply the place of bank bills, under five or ten dollars, in our currency, and if it were practicable for this State alone to exclude them from circulation, it would increase confidence in our banking system to provide for so doing at no distant day.

The character and standing of our banks are equal to those of any of our sister States; the bills of no banks in the United States stand better with the public than our own.

Our banking system has proved to be safe, and should not be changed for any new system, however much it may promise.

ROBERT GOODENOW,
WILLIAM S. COCHRAN.

AUGUSTA, December 31st, 1857.

COMPARISON WITH THE AGGREGATE OF LAST REPORT.

	Capital Stock.	Loan.	Specie in Bank.	Due from other Banks.	Due to other Banks.	Deposits.	Circulation.
1856, . . .	\$8,107,485 00	\$13,450,675 00	\$660,906 00	\$1,191,893 00	\$102,550 00	\$2,248,626 00	\$4,954,880 00
1857, . . .	7,894,200 00	11,802,082 00	580,752 00	674,061 00	175,256 00	1,754,955 00	3,382,420 00
Decrease, . .	\$213,285 00	\$1,648,593 00	\$80,154 00	\$517,832 00	. . .	\$493,671 00	\$1,572,460 00
Increase,	\$72,706 00

AGGREGATES TAKEN FROM THE LAST MONTHLY RETURN, FIRST MONDAY OF DECEMBER, 1857.

	Capital Stock.	Circulation.	Specie.	Deposits.	Loan.	Due from other Banks.
December 5, 1857, .	\$7,664,200 00	\$3,002,530 00	\$616,909 92	\$1,666,754 72	\$11,164,537 21	\$807,906 58

AGGREGATE.

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	7,894,200 00	Specie in Bank,	580,752 00
Circulation,	3,382,420 00	Real Estate,	104,449 00
Profits,	545,708 00	Bills and Checks of other	
Due other Banks,	175,256 00	Banks,	376,110 00
Deposits,	1,653,082 00	Due from other Banks,	674,061 00
Deposits on interest,	101,873 00	Loan,	11,802,082 00
		Specie in Suffolk Bank,	169,000 00
		Bank Stock, &c.,	9,085 00
	<u>\$13,752,539 00</u>		<u>\$13,752,539 00</u>
Immediate Liabilities,	\$5,095,660 00.	Immediate Resources,	\$1,998,072 00.
Am't of last Dividend,	345,550 00	Bills in circulation under five	
Am't of doubtful debts,	216,416 00	dollars,	637,184 00
Am't of paper discounted the		Am't of over due paper,	1,518,950 00
past year,	43,314,313 00		
Am't due from Directors as			
Principals,	498,430 00		
Am't due from Directors as			
Sureties,	770,850 00		
Am't due from Stockholders			
as Principals,	759,168 00		

ERRATA.

PAGE 20—In balance due other Banks, read \$418.57.

“ 30—*Dele* “specie deposited in,” before the words, Long Reach Bank.

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