

# MAINE STATE LEGISLATURE

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DOCUMENTS

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THE LEGISLATURE

OF THE

STATE OF MAINE.

1860.

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SIEVENS & SAYWARD, PRINTERS TO THE STATE.

1860.

ANNUAL REPORT

OF THE

BANK COMMISSIONERS

OF THE

STATE OF MAINE,

1859.

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Published agreeably to a Resolve, approved March 16, 1855.  
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**AUGUSTA:**

STEVENS & SAYWARD, PRINTERS TO THE STATE.

1859.



# REPORT.

*To the Governor and Council.*

In obedience to the requirement of the statute, the Bank Commissioners have the honor herewith, respectfully to present their

## THIRD ANNUAL REPORT.

The number of Banks in operation in this State, at this time, is sixty-nine. Of these, the Mercantile Bank at Bangor, and the International Bank at Portland, have commenced business under charters granted to them at the last session of the Legislature; the former on the first day of August, and the latter on the twenty-second day of September.

At the time of the last annual report of the Commissioners, the amount of bank capital in the State was . . . \$7,308,945

Since that time additions have been made,		
amounting to . . . . .	\$317,845	
Reduction of capital . . . . .	50,000	
		————— 267,845

Making the total capital at this time . . . . \$7,576,790

Of the increase of capital, there has been contributed

By the Mercantile Bank at Bangor, . . . . .	\$ 50,000
By the International Bank at Portland, . . . . .	188,790
By the Veazie Bank at Bangor, . . . . .	50,000
By the Sandy River Bank at Farmington, . . . . .	25,000
By the Long Reach Bank at Bath, . . . . .	4,055

————— \$317,845

The reduction of capital has been made by the American Bank at Hallowell, and by the Ticonic Bank at Waterville, of twenty-five thousand dollars each, amounting to . . . . . 50,000

—————  
Giving, as the actual increase of capital . . . . \$267,845

The Northern Bank at Hallowell, has not made the reduction of capital it was authorized to do by the Legislature.

At its last session, the Legislature granted charters for the Camden Bank at Camden, Franklin Bank at Phillips, Lowell Bank at Lewiston, Wawenock Bank at Wiscasset, Mercantile Bank at Bangor, and International Bank at Portland; only the last two named have gone into operation. In their report in 1857, the Commissioners say, that from the history of past legislation in granting bank charters, it is apparent they have not always, if generally, been granted on evidence of public necessity, or the legitimate business wants of the place in which they were to be located. The fact that only *two* of the six banks incorporated last winter have gone into operation, is of itself suggestive of greater caution in granting so important privileges as are allowed under our banking laws. It should not be forgotten that bank charters, granted in good faith by the Legislature, have been used successfully for fraudulent purposes. The Commissioners have been informed that an attempt was made by parties out of the State, to obtain the control of one of the charters granted or extended last winter, happily without success. Four of the six charters, now remain inoperative.

The Atlantic Bank at Portland, remains under a qualified injunction. It has redeemed most of its bills, and funds have been deposited with the International Bank, sufficient, it is supposed, to redeem the balance in circulation. The appointment of Receivers has been delayed, in consequence of a vote, on the sixth of September, to apply, at the approaching session of the Legislature, for leave to surrender its charter. This course would, in the opinion of the Commissioners, be entirely safe for the bill-holders, and at the same time, a more convenient and less expensive mode of closing the affairs of the bank for the stockholders. The Commissioners would respectfully recommend the acceptance of the surrender of its charter, if offered at an early day of the session, otherwise to repeal it.

The injunction on the Sanford Bank at Sanford, has been removed by the Judge before whom it was pending at the date of our last report. Before this was done, the deficiency in the capital stock, amounting to about thirty-seven thousand dollars, had been subscribed and paid, in legal currency, by the stockholders, and certified to, under oath, by its officers before the Judge, that it had been done in good faith, and that it was intended that the sum so paid should remain as a part of the capital stock of said bank, and for no other purpose. This bank purposes to resume business about the

first of January. The Commissioners examined the condition of the bank on the third of November, so far as to ascertain that all the bills issued by the Mousam River Bank, and the Sanford Bank, appeared by the records to have been destroyed, except the amount of eight thousand, nine hundred and seventy-two dollars, of which sum seven thousand, two hundred and fourteen dollars were in the bank, leaving bills in circulation to the amount of one thousand, seven hundred and fifty-eight dollars, with a sufficient amount in specie on hand, to redeem them on presentation. No entries had been made on the books of the bank of the deficient capital paid in. The Commissioners were assured by the Cashier that amount was safely invested, till such time as the bank should be prepared to recommence business. All the blank bills having been destroyed, new bills had been ordered.

In the resumption of its business, this bank will, for a time, have to struggle against prejudices, growing out of its former mismanagement, which will only be overcome by placing it under the control of an honest, wise and safe directory, and a full statement of its condition in the outset. All which the Commissioners were assured would be done.

In addition to the following exhibit of the condition of each bank at the time of our examination, will be found a statement of the average amounts of its circulation, loan, specie in its vaults, and the amount of its weekly redemption of circulation in Boston, for a period of thirty-six weeks from January first, 1859. In no instance have we found the circulation exceeding the limits prescribed by the statute, or the amount of specie below the amount required to be kept by each bank in its own vaults. In some few instances, the amount of debts due, and the aggregate liabilities of the Directors, as principals and sureties, have been allowed to exceed the point of limitation. These violations of the law have not, as we have reason to believe, been premeditated, and will not, we hope, be repeated.

The whole number of stockholders in the several banks, is seven thousand, five hundred and eighty-eight. Of this number, eight hundred and twenty-two live without the State, and hold one million, three hundred and twenty-three thousand nine hundred and forty dollars, or more than one-sixth of the aggregate amount of bank capital employed in the State. We have reason to believe that no inconsiderable part of the amount thus held by parties beyond the State jurisdiction, is actually owned by our own citizens. It is not perceived that foreign capital, invested in bank stock, adds

materially to the resources of the State, or of any county or town within it, unless subject to taxation, with power to collect. Nor do we perceive how the provisions of the 44th section of chapter 47 of the revised statutes, can be made available to the creditors of a bank, where the private property of stockholders is beyond the reach of the judicial process of our State courts.

The almost universal practice of exacting illegal interest under the name of exchange, continues to be a just cause of complaint and dissatisfaction, in the management of banks. This subject has been alluded to and discussed in former reports, both by our predecessors and ourselves, and suggestions have been made as to the necessity and propriety of amending the law in this particular. The true rate of exchange which a bank is allowed to charge, in addition to the legal rate of interest or discount, between the places of discount and of payment, is the difference in value between funds paid at its own counter and at the place of payment designated in the note. Anything more than this is perverting the undoubted intention of the statute, to cover up an usurious exaction, for no one will deny that so long as a bank redeems its bills in Boston, a note payable at that place, is of more value than if payable at its own banking-house. The rates now charged, vary from one-fourth to one per centum, according to the time the paper has to run, to the state of the money market, and to the necessities of the borrower, neither of which constitute the legitimate elements of exchange. The privileges conferred upon banks under existing laws, are very great and very important, no less than creating a currency for nearly all practical purposes in the daily business transactions of the public. It has been the aim of the same laws to protect the borrower from the exactions of aggregated capital, no less than to afford to the latter a reasonable profit by its use in strict conformity with law. Our usury law does not afford an adequate remedy for the wrong complained of, in the opinion of those who are most interested. Having made the foregoing suggestions, we leave the matter to the wisdom of the Legislature, where it will doubtless receive proper consideration.

The result of our examinations of the several banks, is strong confidence in the ability of each, to meet promptly its liabilities to bill holders and depositors. In these particulars the public is most interested. At the same time, we have endeavored to present such facts in relation to the condition of each bank, as will enable its stockholders, and those seeking investments in bank stocks, to form



an opinion of the value of stock in any particular bank, sufficiently correct to determine their action. It has been said to be a maxim of financial economy, that a bank of issue, where stock is an article of daily sale and purchase, is not solvent with an impaired capital, and that any concealment on this point is a deception upon the public at large.

There has been no increase in the number of SAVINGS INSTITUTIONS in this State, for several years. The present number is eleven. The whole amount due to depositors, is about eight hundred and ninety thousand dollars, with accrued profits amounting to nearly thirty-nine thousand dollars. The whole number of depositors will vary but little from five thousand. The investments have, in the main, been judiciously made, more with reference to safety, than of large profit. We have seen no cause to apprehend any serious loss to the depositors in any of them. The more recently incorporated, do not seem to have enlarged their sphere of usefulness to the extent which a full appreciation of the benefits of such institutions are designed to confer, by aiding persons of small means, and without the information and advice requisite to make safe and judicious investments, and by encouraging frugality in them, who, by its practice, are able to lay by some portion of their daily or weekly earnings as a provision for future contingencies. It is believed their trustees and managers seek no reward or profit, other than that which arises from a consciousness of well doing.

ROBERT GOODENOW, } *Bank*  
W. S. COCHRAN, } *Commissioners.*

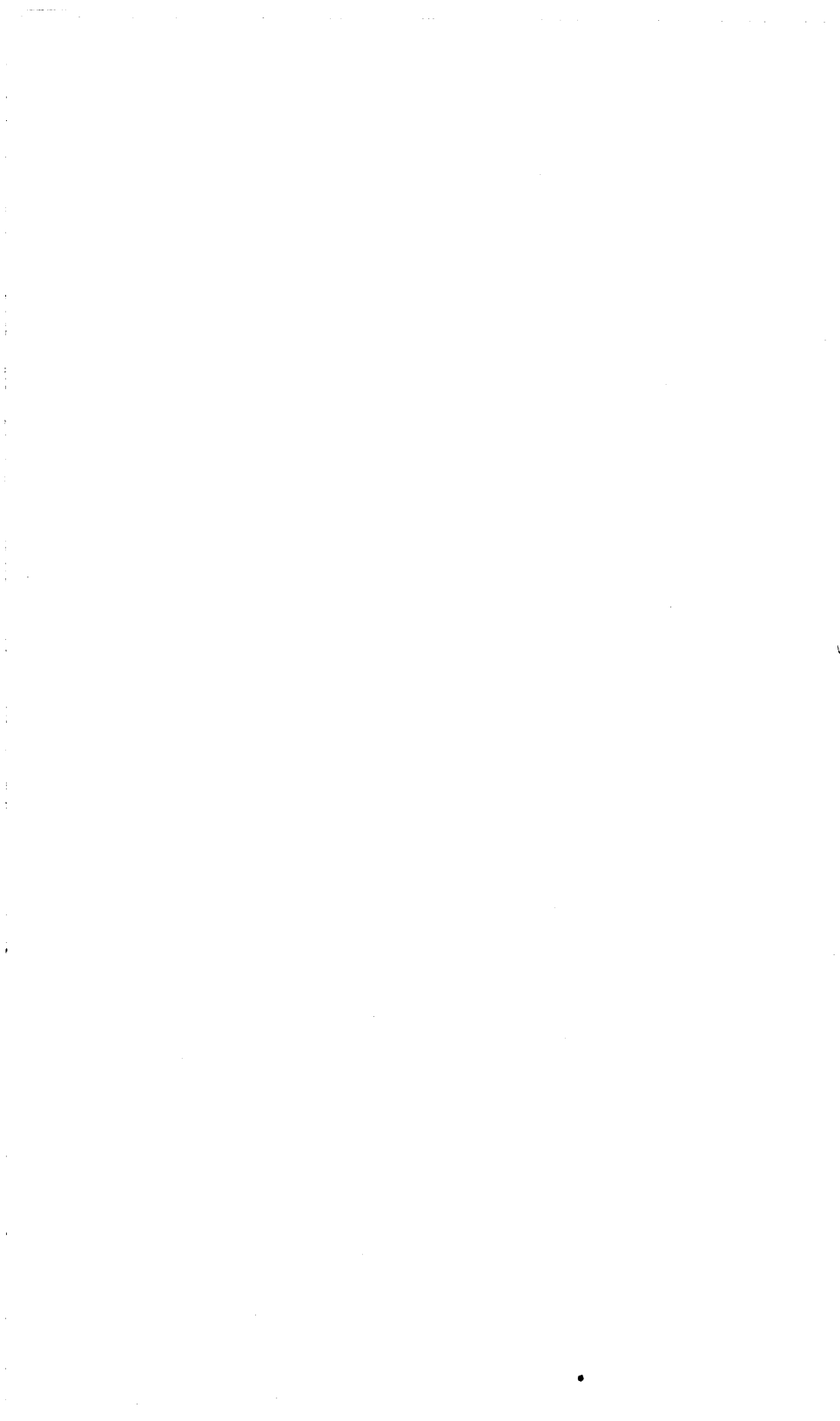
AUGUSTA, December 1, 1859.



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CONDITION OF THE BANKS.

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# CONDITION OF THE BANKS.

## BANK OF SOMERSET—SKOWHEGAN.

SEPTEMBER 1, 1859.

William Rowell, *President.*

R. Kidder, *Cashier.*

Capital, . . . . .	\$50,000 00	Loan, . . . . .	\$99,712 07
Profits on hand, . . . . .	2,076 72	Real Estate, . . . . .	2,000 00
Bank balances, . . . . .	-	Bank balances, . . . . .	8,287 17
		Checks and Bills of other	
Circulation, . . . . .	62,590 00	Banks, . . . . .	1,500 00
Deposits, . . . . .	9,632 58	Specie in vault, . . . . .	12,800 06
	\$124,299 30		\$124,299 30
Immediate liabilities, . . . . .	72,222 58	Liabilities of Directors,	1,822 00
Immediate resources, . . . . .	22,587 23	Rate of last dividend, . . . . .	3 per cent.
		When declared, . . . . .	April 4, 1859.
Overdue or suspended, . . . . .	\$10,208 00	Estimated loss, . . . . .	\$2,000 00

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$5,797 00
Average amount of circulation for same period, . . . . .	62,543 00
Average amount of loan for same period, . . . . .	92,316 00
Average amount of specie in vault, . . . . .	12,866 00
Whole number of stockholders, 57, of whom 3 live out of the State, and hold . . . . .	1,900 00

## SKOWHEGAN BANK—SKOWHEGAN.

SEPTEMBER 2, 1859.

Abner Coburn, *President.*

William Philbrick, *Cashier.*

Capital, . . . . .	\$75,000 00	Loan, . . . . .	\$147,708 52
Profits on hand, . . . . .	3,320 24	Real Estate, . . . . .	2,439 17
Bank balances, . . . . .	-	Bank balances, . . . . .	5,071 04
		Checks and Bills of other	
Circulation, . . . . .	69,337 00	Banks, . . . . .	2,079 00
Deposits, . . . . .	20,900 16	Specie in vault, . . . . .	11,259 67
	\$168,557 40		\$168,557 40
Immediate liabilities, . . . . .	90,237 16	Liabilities of Directors,	26,465 00
Immediate resources, . . . . .	18,409 71	Rate of last dividend, . . . . .	3 per cent.
		When declared, . . . . .	April 4, 1859.
Overdue or suspended, . . . . .	\$26,584 00	Estimated loss, . . . . .	\$2,000 00

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$5,420 00
Average amount of circulation for same period, . . . . .	68,600 00
Average amount of loan for same period, . . . . .	142,175 00
Average amount of specie in vault, . . . . .	9,918 00
Whole number of stockholders, 104, of whom 10 live out of the State, and hold . . . . .	8,300 00

## TICONIC BANK—WATERVILLE.

SEPTEMBER 2, 1859.

Joseph Eaton, *President*.A. H. Plaisted, *Cashier*.

Capital, . . . . .	\$100,000 00	Loan, . . . . .	\$135,350 47
Profits on hand, . . . . .	4,777 68	Real Estate, . . . . .	2,462 43
Bank balances, . . . . .	-	Bank balances, . . . . .	11,020 34
Circulation, . . . . .	43,006 00	Checks and Bills of other Banks, . . . . .	5,309 00
Deposits, . . . . .	17,599 01	Specie in vault, . . . . .	11,240 45
	\$165,382 69		\$165,382 69
Immediate liabilities, . . . . .	\$60,605 01	Liabilities of Directors, Rate of last dividend, When declared, . . . . .	28,534 42 3 per cent. Oct. 25, 1858.
Immediate resources, . . . . .	27,569 79	Estimated loss, . . . . .	\$4,000 00
Overdue or suspended, . . . . .	\$36,267 91		

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$5,814 00
Average amount of circulation for same period, . . . . .	43,267 00
Average amount of loan for same period, . . . . .	141,259 00
Average amount of specie in vault, . . . . .	12,629 00
Whole number of stockholders, 149, of whom 3 live out of the State, and hold . . . . .	9,200 00
Capital reduced \$25,000 April 1, 1859.	

## WATERVILLE BANK—WATERVILLE.

SEPTEMBER 2, 1859.

D. L. Milliken, *President*.A. Perkins, *Cashier*.

Capital, . . . . .	\$100,000 00	Loan, . . . . .	\$144,583 87
Profits on hand, . . . . .	2,178 07	Real Estate, . . . . .	-
Bank balances, . . . . .	-	Bank balances, . . . . .	9,812 49
Circulation, . . . . .	50,018 00	Checks and Bills of other Banks, . . . . .	1,848 00
Deposits, . . . . .	9,769 85	Specie in vault, . . . . .	5,721 56
	\$161,965 92		\$161,965 92
Immediate liabilities, . . . . .	59,787 85	Liabilities of Directors, Rate of last Dividend, When declared, . . . . .	10,534 52 3 per cent. July 1, 1859.
Immediate resources, . . . . .	17,382 05	Estimated loss, . . . . .	\$3,000 00
Overdue or suspended, . . . . .	\$21,740 00		

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$5,716 00
Average amount of circulation for same period, . . . . .	54,227 00
Average amount of loan for same period, . . . . .	147,772 00
Average amount of specie in vault, . . . . .	7,442 00
Whole number of stockholders, 110, of whom 5 live out of the State, and hold . . . . .	2,700 00

## PEOPLE'S BANK—WATERVILLE.

SEPTEMBER 3, 1859.

John Ware, *President.*S. Percival, *Cashier.*

Capital, . . . . .	\$75,000 00	Loan, . . . . .	\$137,654 75
Profits on hand, . . . . .	-	Real Estate, . . . . .	1,600 00
Bank balances, . . . . .	-	Bank balances, . . . . .	3,400 00
Circulation, . . . . .	76,048 00	Checks and Bills of other Banks, . . . . .	4,315 33
Deposits, . . . . .	9,216 40	Specie in vault, . . . . .	13,294 28
	\$160,264 40		\$160,264 40
Immediate liabilities, . . . . .	85,264 40	Liabilities of Directors, Rate of last dividend, . . . . .	27,283 00 3 per cent.
Immediate resources, . . . . .	21,009 65	When declared, . . . . .	April 1, 1859.
Overdue or suspended, . . . . .	\$33,294 36	Estimated loss, . . . . .	\$5,000 00

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$10,698 00
Average amount of circulation for same period, . . . . .	76,708 00
Average amount of loan for same period, . . . . .	126,629 00
Average amount of specie in vault, . . . . .	13,049 00
Whole number of stockholders, 149, of whom 5 live out of the State, and hold . . . . .	2,600 00

## CITY BANK—BIDDEFORD.

SEPTEMBER 14, 1859.

Charles C. Sawyer, *President.*S. A. Boothby, *Cashier.*

Capital, . . . . .	\$75,000 00	Loan, . . . . .	\$120,704 16
Profits on hand, . . . . .	1,192 08	Real Estate, . . . . .	1,000 00
Bank balances, . . . . .	100 30	Bank balances, . . . . .	26,446 47
Circulation, . . . . .	51,156 00	Checks and Bills of other Banks, . . . . .	4,919 00
Deposits, . . . . .	30,591 30	Specie in vault, . . . . .	4,970 05
	\$158,039 68		\$158,039 68
Immediate liabilities, . . . . .	81,847 60	Liabilities of Directors, Rate of last dividend, . . . . .	15,445 42 4 per cent.
Immediate resources, . . . . .	36,335 52	When declared, . . . . .	April, 1859.
Overdue or suspended, . . . . .	\$7,851 09	Estimated loss, . . . . .	\$300 00

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$7,908 00
Average amount of circulation for same period, . . . . .	44,624 00
Average amount of loan for same period, . . . . .	115,533 00
Average amount of specie in vault, . . . . .	4,757 00
Whole number of stockholders, 138, of whom 22 live out of the State, and hold . . . . .	24,600 00

## BIDDEFORD BANK—BIDDEFORD.

SEPTEMBER 14, 1859.

William P. Haines, *President.*S. S. Fairfield, *Cashier.*

Capital, . . . . .	\$150,000 00	Loan, . . . . .	\$257,281 02
Profits on hand, . . . . .	16,927 60	Real Estate, . . . . .	-
Bank balances, . . . . .	-	Bank balances, . . . . .	34,600 56
Circulation, . . . . .	95,061 00	Checks and Bills of other Banks, . . . . .	906 00
Deposits, . . . . .	40,924 54	Specie in vault, . . . . .	10,125 56
	\$302,913 14		\$302,913 14
Immediate liabilities, . . . . .	135,985 54	Liabilities of Directors, Rate of last dividend, . . . . .	5,783 78 4 per cent.
Immediate resources, . . . . .	45,632 12	When declared, . . . . .	April 4, 1859.
Overdue or suspended, . . . . .	\$3,876 00	Estimated loss, . . . . .	\$650 00
Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .			
			\$12,000 00
Average amount of circulation for same period, . . . . .			
			95,327 00
Average amount of loan for same period, . . . . .			
			263,771 00
Average amount of specie in vault, . . . . .			
			9,743 00
Whole number of stockholders, 220, of whom 32 live out of the State, and hold . . . . .			
			36,600 00

## YORK BANK—SACO.

SEPTEMBER 14, 1859.

Daniel Cleaves, *President.*J. C. Bradbury, *Cashier.*

Capital, . . . . .	\$100,000 00	Loan, . . . . .	\$161,768 80
Profits on hand, . . . . .	13,477 72	Real Estate, . . . . .	3,835 00
Bank balances, . . . . .	-	Bank balances, . . . . .	43,310 03
Circulation, . . . . .	78,000 00	Checks and Bills of other Banks, . . . . .	3,584 23
Deposits, . . . . .	30,715 95	Specie in vault, . . . . .	9,695 61
	\$222,193 67		\$222,193 67
Immediate liabilities, . . . . .	108,715 95	Liabilities of Directors, Rate of last dividend, . . . . .	4,604 25 4 per cent.
Immediate resources, . . . . .	56,589 87	When declared, . . . . .	March 30, 1859.
Overdue or suspended, . . . . .	\$1,210 00	Estimated loss, . . . . .	\$425 00
Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .			
			\$7,956 00
Average amount of circulation for same period, . . . . .			
			75,363 00
Average amount of loan for same period, . . . . .			
			171,426 00
Average amount of specie in vault, . . . . .			
			7,566 00
Whole number of stockholders, 97, of whom 17 live out of the State, and hold . . . . .			
			17,900 00



## MANUFACTURERS' BANK—SACO.

SEPTEMBER 14, 1859.

T. Jordan, *President.*T. Scammon, *Cashier.*

Capital, . . . . .	\$100,000 00	Loan, . . . . .	\$159,288 37
Profits on hand, . . . . .	7,755 21	Real Estate, . . . . .	4,260 00
Bank balances, . . . . .	43 72	Bank balances, . . . . .	20,691 70
		Checks and Bills of other	
Circulation, . . . . .	55,112 00	Banks, . . . . .	803 44
Deposits, . . . . .	29,377 89	Specie in vault, . . . . .	7,245 31
	\$192,288 82		\$192,288 82
Immediate liabilities, . . . . .	74,533 61	Liabilities of Directors,	8,759 08
Immediate resources, . . . . .	28,740 45	Rate of last dividend, . . . . .	4 per cent.
		When declared, . . . . .	April 4, 1859.
Overdue or suspended, . . . . .	\$2,444 93	Estimated loss, . . . . .	nothing.

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$7,939 00
Average amount of circulation for same period, . . . . .	56,066 00
Average amount of loan for same period, . . . . .	158,780 00
Average amount of specie in vault, . . . . .	6,327 00
Whole number of stockholders, 137, of whom 26 live out of the State, and hold . . . . .	22,300 00

## CANAL BANK—PORTLAND.

SEPTEMBER 22, 1859.

W. W. Thomas, *President.*J. B. Scott, *Cashier.*

Capital, . . . . .	\$600,000 00	Loan, . . . . .	\$1,122,803 52
Profits on hand, . . . . .	108,140 75	Real Estate, . . . . .	500 00
Bank balances, . . . . .	34,157 51	Bank balances, . . . . .	92,905 81
		Checks and Bills of other	
Circulation, . . . . .	272,510 00	Banks, . . . . .	34,987 47
Deposits, . . . . .	291,131 82	Specie in vault, . . . . .	54,743 28
	\$1,305,940 08		\$1,305,940 08
Immediate liabilities, . . . . .	597,799 33	Liabilities of Directors,	15,528 70
Immediate resources, . . . . .	182,636 56	Rate of last dividend, . . . . .	4 per cent.
		When declared, . . . . .	April, 1859.
Overdue or suspended, . . . . .	\$29,957 37	Estimated loss, . . . . .	\$8,228 00

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$31,400 00
Average amount of circulation for same period, . . . . .	293,000 00
Average amount of loan for same period, . . . . .	1,159,677 00
Average amount of specie in vault, . . . . .	38,000 00
Whole number of stockholders, 393, of whom 40 live out of the State, and hold . . . . .	98,200 00

## CASCO BANK—PORTLAND.

SEPTEMBER 22, 1859.

Samuel E. Spring, *President.*Edw. P. Gerrish, *Cashier.*

Capital, . . . . .	\$600,000 00	Loan, . . . . .	\$1,170,681 98
Profits on hand, . . . . .	93,966 56	Real Estate, . . . . .	6,000 00
Bank balances, . . . . .	40,370 32	Bank balances, . . . . .	59,374 46
Circulation, . . . . .	278,335 00	Checks and Bills of other Banks, . . . . .	21,177 79
Deposits, . . . . .	286,480 24	Specie in vault, . . . . .	41,917 89
	\$1,299,152 12		\$1,299,152 12
Immediate liabilities, . . . . .	605,186 06	Liabilities of Directors, Rate of last dividend, . . . . .	*25,440 00 4 per cent.
Immediate resources, . . . . .	122,470 14	When declared, . . . . .	April, 1859.
Overdue or suspended, . . . . .	10,032 00	Estimated loss, . . . . .	\$300 00
Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .			
			\$35,000 00
Average amount of circulation for same period, . . . . .			
			271,000 00
Average amount of loan for same period, . . . . .			
			1,126,028 00
Average amount of specie in vault, . . . . .			
			33,759 00
Whole number of stockholders, 430, of whom 50 live out of the State, and hold . . . . .			
			10,500 00

\* Only as Endorsers.

## MECHANICS' BANK—PORTLAND.

SEPTEMBER 20, 1859.

Allen Haines, *President.*W. H. Stephenson, *Cashier.*

Capital, . . . . .	\$100,000 00	Loan, . . . . .	\$177,837 56
Profits on hand, . . . . .	3,358 24	Real Estate, . . . . .	—
Bank balances, . . . . .	—	Bank balances, . . . . .	9,174 51
Circulation, . . . . .	82,600 00	Checks and Bills of other Banks, . . . . .	2,058 00
Deposits, . . . . .	14,022 74	Specie in vault, . . . . .	10,910 81
	\$199,980 98		\$199,980 98
Immediate liabilities, . . . . .	96,622 74	Liabilities of Directors, Rate of last dividend, . . . . .	12,878 08 4 per cent.
Immediate resources, . . . . .	22,143 32	When declared, . . . . .	April, 1859.
Overdue or suspended, . . . . .	\$14,966 03	Estimated loss, . . . . .	2,500 00
Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .			
			\$13,811 00
Average amount of circulation for same period, . . . . .			
			84,999 00
Average amount of loan for same period, . . . . .			
			188,101 00
Average amount of specie in vault, . . . . .			
			12,860 00
Whole number of stockholders, 126, of which 9 live out of the State, and hold . . . . .			
			11,000 00

## MANUFACTURERS' AND TRADERS' BANK—PORTLAND.

SEPTEMBER 20, 1859.

Rufus Horton, *President.*Edward Gould, *Cashier.*

Capital, . . . . .	\$250,000 00	Loan, . . . . .	\$452,192 70
Profits on hand, . . . . .	18,053 36	Real Estate, . . . . .	—
Bank balances, . . . . .	7,178 55	Bank balances, . . . . .	3,445 13
Circulation, . . . . .	109,071 00	Checks and Bills of other Banks, . . . . .	10,193 00
Deposits, . . . . .	98,700 40	Specie in vault, . . . . .	17,172 48
	\$483,003 31		\$483,003 31
Immediate liabilities, . . . . .	214,949 95	Liabilities of Directors, Rate of last dividend, . . . . .	15,763 98 4 per cent.
Immediate resources, . . . . .	30,810 61	When declared, . . . . .	April, 1859.
Overdue or suspended, . . . . .	\$10,332 78	Estimated loss, . . . . .	\$1,200 00
Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . . \$15,400 00			
Average amount of circulation for same period, . . . . . 117,188 00			
Average amount of loan for same period, . . . . . 443,794 00			
Average amount of specie in vault, . . . . . 13,854 00			
Whole number of stockholders, 258, of whom 39 live out of the State, and hold . . . . . 57,700 00			

## BANK OF CUMBERLAND—PORTLAND.

SEPTEMBER 19, 1859.

William Moulton, *President.*Samuel Small, Jr., *Cashier.*

Capital, . . . . .	\$200,000 00	Loan, . . . . .	\$360,372 43
Profits on hand, . . . . .	59,971 18	Real Estate, . . . . .	12,600 00
Bank balances, . . . . .	1,586 74	Bank balances, . . . . .	21,815 48
Circulation, . . . . .	83,642 00	Checks and Bills of other Banks, . . . . .	3,827 71
Deposits, . . . . .	69,722 80	Specie in vault, . . . . .	16,307 10
	\$414,922 72		\$414,922 72
Immediate liabilities, . . . . .	154,951 54	Liabilities of Directors, Rate of last dividend, . . . . .	3,034 54 4 per cent.
Immediate resources, . . . . .	41,950 29	When declared, . . . . .	April, 1859.
Overdue or suspended, . . . . .	\$3,964 42	Estimated loss, . . . . .	nothing.
Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . . \$6,500 00			
Average amount of circulation for same period, . . . . . 77,000 00			
Average amount of loan for same period, . . . . . 354,000 00			
Average amount of specie in vault, . . . . . 15,000 00			
Whole number of stockholders, 208, of whom 17 live out of the State, and hold . . . . . 33,440 00			

## MERCHANTS' BANK—PORTLAND.

SEPTEMBER 20, 1859.

Wm. Woodbury, *President.*Chas. Payson, *Cashier.*

Capital, . . . . .	\$225,000 00	Loan, . . . . .	\$396,927 18
Profits on hand, . . . . .	36,886 81	Real Estate, . . . . .	—
Bank balances, . . . . .	6,938 01	Bank balances, . . . . .	26,630 23
Circulation, . . . . .	107,507 00	Checks and Bills of other	
Deposits, . . . . .	111,949 27	Banks, . . . . .	25,609 46
		Specie in vault, . . . . .	39,114 22
	\$488,281 09		\$488,281 09
Immediate liabilities, . . . . .	226,395 08	Liabilities of Directors,	6,882 11
Immediate resources, . . . . .	91,354 91	Rate of last dividend, . . . . .	4 per cent.
Overdue or suspended, . . . . .	\$17,337 70	When declared, . . . . .	April, 1859.
		Estimated loss, . . . . .	\$4,000 00

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$11,417 00
Average amount of circulation for same period, . . . . .	101,313 00
Average amount of loan for same period, . . . . .	395,580 00
Average amount of specie in vault, . . . . .	32,117 00
Whole number of stockholders, 183, of whom 22 live out of the State, and hold . . . . .	32,700 00

## CALAIS BANK—CALAIS.

SEPTEMBER 17, 1859.

George Downes, *President.*Jos. A. Lee, *Cashier.*

Capital, . . . . .	\$100,000 00	Loan, . . . . .	\$198,671 90
Profits on hand, . . . . .	16,304 23	Real Estate, . . . . .	2,750 00
Bank balances, . . . . .	1,348 12	Bank balances, . . . . .	7,681 35
Circulation, . . . . .	53,985 00	Checks and Bills of other	
Deposits, . . . . .	48,951 46	Banks, . . . . .	4,983 00
		Specie in vault, . . . . .	6,502 56
	\$220,588 81		\$220,588 81
Immediate liabilities, . . . . .	104,284 58	Liabilities of Directors,	1,576 78
Immediate resources, . . . . .	19,166 91	Rate of last dividend, . . . . .	4 per cent.
Overdue or suspended, . . . . .	\$12,995 00	When declared, . . . . .	July 15, 1859.
		Estimated loss, . . . . .	nothing.

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$2,120 00
Average amount of circulation for same period, . . . . .	45,196 00
Average amount of loan for same period, . . . . .	159,915 00
Average amount of specie in vault, . . . . .	8,829 00
Whole number of stockholders, 111, of whom 48 live out of the State, and hold . . . . .	63,350 00

## FRONTIER BANK—EASTPORT.

SEPTEMBER 19, 1859.

O. S. Livermore, *President.*E. J. Noyes, *Cashier.*

Capital, . . . . .	\$75,000 00	Loan, . . . . .	\$113,473 70
Profits on hand, . . . . .	13,837 35	Real Estate, . . . . .	8,737 77
Bank balances, . . . . .	15,377 54	Bank balances, . . . . .	22,250 56
		Checks and Bills of other	
Circulation, . . . . .	19,389 00	Banks, . . . . .	13,707 00
Deposits, . . . . .	39,989 59	Specie in vault, . . . . .	5,423 45
	\$163,592 48		\$163,592 48
Immediate liabilities, . . . . .	74,755 18	Liabilities of Directors, . . . . .	13,565 18
Immediate resources, . . . . .	41,381 01	Rate of last dividend, . . . . .	4 per cent.
		When declared, . . . . .	April 1, 1859.
Overdue or suspended, . . . . .	\$2,590 00	Estimated loss, . . . . .	\$1,200 00
Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .			
			\$1,853 00
Average amount of circulation for same period, . . . . .			
			18,552 00
Average amount of loan for same period, . . . . .			
			106,628 00
Average amount of specie in vault, . . . . .			
			5,997 00
Whole number of stockholders, 75, of whom 28 live out of the State, and hold . . . . .			
			30,900 00

## AUBURN BANK—AUBURN.

SEPTEMBER 24, 1859.

J. H. Rourk, *President.*William Libby, *Cashier.*

Capital, . . . . .	\$75,000 00	Loan, . . . . .	\$116,463 04
Profits on hand, . . . . .	4,609 17	Real Estate, . . . . .	-
Bank balances, . . . . .	-	Bank balances, . . . . .	16,273 03
		Checks and Bills of other	
Circulation, . . . . .	57,936 00	Banks, . . . . .	5,587 28
Deposits, . . . . .	11,072 91	Specie in vault, . . . . .	10,294 73
	\$148,618 08		\$148,618 08
Immediate liabilities, . . . . .	69,008 91	Liabilities of Directors, . . . . .	1,375 92
Immediate resources, . . . . .	32,155 04	Rate of last dividend, . . . . .	4 per cent.
		When declared, . . . . .	April 4, 1859.
Overdue or suspended, . . . . .	\$15,043 13	Estimated loss, . . . . .	\$900 00
Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .			
			\$8,100 00
Average amount of circulation for same period, . . . . .			
			65,000 00
Average amount of loan for same period, . . . . .			
			123,000 00
Average amount of specie in vault, . . . . .			
			7,000 00
Whole number of stockholders, 28, of whom 8 live out of the State, and hold . . . . .			
			38,000 00

## LEWISTON FALLS BANK—LEWISTON.

SEPTEMBER 24, 1859.

Samuel Holland, *President.*A. H. Small, *Cashier.*

Capital, . . . . .	\$200,000 00	Loan, . . . . .	\$267,083 54
Profits on hand, . . . . .	7,539 17	Real Estate, . . . . .	9,246 16
Bank balances, . . . . .	-	Bank balances, . . . . .	38,358 21
Circulation, . . . . .	107,106 00	Checks and Bills of other Banks, . . . . .	3,322 55
Deposits, . . . . .	14,431 72	Specie in vault, . . . . .	11,066 43
	\$329,076 89		\$329,076 89
Immediate liabilities, . . . . .	121,537 72	Liabilities of Directors, Rate of last dividend, . . . . .	11,229 65 3 per cent.
Immediate resources, . . . . .	52,747 19	When declared, . . . . .	April 1, 1859.
Overdue or suspended, . . . . .	\$31,859 26	Estimated loss, . . . . .	\$22,000 00

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$12,066 00
Average amount of circulation for same period, . . . . .	95,057 00
Average amount of loan for same period, . . . . .	271,355 00
Average amount of specie in vault, . . . . .	11,380 00
Whole number of stockholders, 156, of whom 14 live out of the State, and hold . . . . .	30,800 00

## LUMBERMANS' BANK—OLDTOWN.

SEPTEMBER 30, 1859.

William H. Smith, *President.*E. B. Pierce, *Cashier.*

Capital, . . . . .	\$50,000 00	Loan, . . . . .	\$83,130 80
Profits on hand, . . . . .	2,444 88	Real Estate, . . . . .	800 00
Bank balances, . . . . .	-	Bank balances, . . . . .	21,720 65
Circulation, . . . . .	31,057 00	Checks and Bills of other Banks, . . . . .	1,606 38
Deposits, . . . . .	26,730 36	Specie in vault, . . . . .	2,974 41
	\$110,232 24		\$110,232 24
Immediate liabilities, . . . . .	57,787 36	Liabilities of Directors, Rate of last dividend, . . . . .	4,229 63 3 per cent.
Immediate resources, . . . . .	26,301 44	When declared, . . . . .	April 16, 1859.
Overdue or suspended, . . . . .	\$10,220 43	Estimated loss, . . . . .	800 00

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$3,347 00
Average amount of circulation for same period, . . . . .	27,479 00
Average amount of loan for same period, . . . . .	80,352 00
Average amount of specie in vault, . . . . .	3,012 00
Whole number of stockholders, 21, of which 1 lives out of the State, and holds . . . . .	10,000 00

## ORONO BANK—ORONO.

SEPTEMBER 30, 1859.

Benjamin P. Gilmon, *President*.E. P. Butler, *Cashier*.

Capital, . . . . .	\$50 000 00	Loan, . . . . .	\$81,337 00
Profits on hand, . . . . .	2,003 47	Real Estate, . . . . .	—
Bank balances, . . . . .	—	Bank balances, . . . . .	11,026 22
		Checks and Bills of other	
Circulation, . . . . .	26,787 00	Banks, . . . . .	2,001 05
Deposits, . . . . .	18,655 20	Specie in vault, . . . . .	3,081 40
	\$97,445 67		\$97,445 67
Immediate liabilities, . . . . .	\$45,442 20	Liabilities of Directors,	15,470 66
Immediate resources, . . . . .	16,108 67	Rate of last dividend,	3 per cent.
		When declared,	April, 1859.
Overdue or suspended, . . . . .	\$7,376 89	Estimated loss, . . . . .	\$500 00

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$3,014 00
Average amount of circulation for same period, . . . . .	22,136 00
Average amount of loan for same period, . . . . .	70,113 00
Average amount of specie in vault, . . . . .	3,911 00
Whole number of stockholders, 39, of whom 6 live out of the State, and hold . . . . .	19,500 00

## NOROMBEGA BANK†—BANGOR.

OCTOBER 1, 1859.

Michael Schwartz, *President*.George R. Smith, *Cashier*.

Capital, . . . . .	\$100,000 00	Loan, . . . . .	*\$154,922 81
Profits on hand, . . . . .	3,178 69	Real Estate, . . . . .	—
Bank balances, . . . . .	—	Bank balances, . . . . .	9,718 10
		Checks and Bills of other	
Circulation, . . . . .	45,225 00	Banks, . . . . .	18,931 52
Deposits, . . . . .	42,099 61	Specie in vault, . . . . .	6,930 87
	\$190,503 30		\$190,503 30
Immediate liabilities, . . . . .	87,324 61	Liabilities of Directors,	26,680 66
Immediate resources, . . . . .	35,580 49	Rate of last Dividend,	4 per cent.
		When declared, . . . . .	April 2, 1859.
Overdue or suspended, . . . . .	\$4,930 08	Estimated loss, . . . . .	\$1,000 00

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$8,969 00
Average amount of circulation for same period, . . . . .	50,146 00
Average amount of loan for same period, . . . . .	152,524 00
Average amount of specie in vault, . . . . .	5,960 00
Whole number of stockholders, 155, of whom 20 live out of the State, and hold . . . . .	8,400 00

\*\$10,000 of this amount is for stock of this Bank, and \$3,000 stock of Bank of Mutual Redemption. † Since gone into the hands of receivers.

## TRADERS' BANK—BANGOR.

OCTOBER 1, 1859.

Walter Brown, *President.*E. Trask, *Cashier.*

Capital, . . . . .	\$100,000 00	Loan, . . . . .	\$195,972 34
Profits on hand, . . . . .	7,330 03	Real Estate, . . . . .	6,252 77
Bank balances, . . . . .	-	Bank balances, . . . . .	18,624 76
Circulation, . . . . .	61,888 00	Checks and Bills of other Banks, . . . . .	12,423 80
Deposits, . . . . .	70,352 68	Specie in vault, . . . . .	6,297 04
	\$239,570 71		\$239,570 71
Immediate liabilities, . . . . .	132,240 68	Liabilities of Directors, Rate of last dividend, . . . . .	7,425 08 3 per cent.
Immediate resources, . . . . .	37,344 80	When declared, . . . . .	May 4, 1859.
Overdue or suspended, . . . . .	*\$28,679 41	Estimated loss, . . . . .	\$28,679 41

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$6,508 00
Average amount of circulation for same period, . . . . .	59,055 00
Average amount of loan for same period, . . . . .	187,680 00
Average amount of specie in vault, . . . . .	8,037 00
Whole number of stockholders, 54, of whom 10 live out of the State, and hold . . . . .	42,700 00

\*And should be deducted from amount of loan and charged to loss.

## FARMERS' BANK—BANGOR.

OCTOBER 3, 1859.

James Dunning, *President.*W. H. Parsons, *Cashier.*

Capital, . . . . .	\$100,000 00	Loan, . . . . .	\$153,356 16
Profits on hand, . . . . .	3,985 94	Real Estate, . . . . .	8,400 00
Bank balances, . . . . .	-	Bank balances, . . . . .	7,964 02
Circulation, . . . . .	58,523 00	Checks and Bills of other Banks, . . . . .	8,959 78
Deposits, . . . . .	21,437 15	Specie in vault, . . . . .	5,266 13
	\$183,946 09		\$183,946 09
Immediate liabilities, . . . . .	79,960 15	Liabilities of Directors, Rate of last dividend, . . . . .	14,594 91 4 per cent.
Immediate resources, . . . . .	22,189 93	When declared, . . . . .	Oct. 1, 1859.
Overdue or suspended, . . . . .	\$2,050 00	Estimated loss, . . . . .	\$1,300 00

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$4,550 00
Average amount of circulation for same period, . . . . .	48,000 00
Average amount of loan for same period, . . . . .	135,690 00
Average amount of specie in vault, . . . . .	5,571 00
Whole number of stockholders, 79, of whom 11 live out of the State, and hold . . . . .	16,200 00



## KENDUSKEAG BANK—BANGOR.

SEPTEMBER 28, 1859.

George W. Pickering, *President*.Theo. S. Dodd, *Cashier*.

Capital, . . .	\$75,000 00	Loan, . . .	\$169,024 13
Profits on hand, . . .	5,178 95	Real Estate, . . .	12,700 00
Bank balances, . . .	739 17	Bank balances, . . .	-
Circulation, . . .	42,947 00	Checks and Bills of other Banks, . . .	10,000 00
Deposits, . . .	75,275 57	Specie in vault, . . .	7,416 56
	\$199,140 69		\$199,140 69
Immediate liabilities, . . .	118,951 74	Liabilities of Directors, Rate of last dividend, . . .	21,861 27 5 per cent.
Immediate resources, . . .	17,416 56	When declared, . . .	Sept. 26, 1859.
Overdue or suspended, . . .	\$12,610 26	Estimated loss, . . .	small.

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$4,492 00
Average amount of circulation for same period, . . . . .	44,940 00
Average amount of loan for same period, . . . . .	155,260 00
Average amount of specie in vault, . . . . .	9,232 00
Whole number of stockholders, 10, of whom 1 lives out of the State, and holds . . . . .	975 00

## EASTERN BANK—BANGOR.

SEPTEMBER 29, 1859.

Amos M. Roberts, *President*.William H. Mills, *Cashier*.

Capital, . . .	\$150,000 00	Loan, . . .	\$262,975 85
Profits on hand, . . .	7,581 42	Real Estate, . . .	-
Bank balances, . . .	-	Bank balances, . . .	20,641 94
Circulation, . . .	76,974 00	Checks and Bills of other Banks, . . .	12,599 47
Deposits, . . .	69,197 51	Specie in vault, . . .	7,535 67
	\$303,752 93		\$303,752 93
Immediate liabilities, . . .	146,171 51	Liabilities of Directors, Rate of last dividend, . . .	16,000 00 4 per cent.
Immediate resources, . . .	40,777 08	When declared, . . .	Oct. 3, 1859.
Overdue or suspended, . . .	\$5,487 76	Estimated loss, . . .	\$2,745 00

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$12,000 00
Average amount of circulation for same period, . . . . .	75,000 00
Average amount of loan for same period, . . . . .	275,000 00
Average amount of specie in vault, . . . . .	8,000 00
Whole number of stockholders, 79, of whom 11 live out of the State, and hold . . . . .	44,000 00

## MERCHANTS' BANK—BANGOR.

SEPTEMBER 29, 1859.

W. A. Blake, *President.*M. T. Stickney, *Cashier.*

Capital, . . . . .	\$100,000 00	Loan, . . . . .	\$189,908 01
Profits on hand, . . . . .	7,325 17	Real Estate, . . . . .	2,577 55
Bank balances, . . . . .	739 72	Bank balances, . . . . .	12,150 67
		Checks and Bills of other	
Circulation, . . . . .	53,869 00	Banks, . . . . .	26,333 55
Deposits, . . . . .	75,197 89	Specie in vault, . . . . .	6,162 00
	<u>\$237,131 78</u>		<u>\$237,131 78</u>
Immediate liabilities, . . . . .	129,806 61	Liabilities of Directors,	1,755 48
Immediate resources, . . . . .	44,646 22	Rate of last dividend, . . . . .	4 per cent.
		When declared, . . . . .	April 11, 1859.
Overdue or suspended, . . . . .	\$13,184 35	Estimated loss, . . . . .	\$5,000 00
Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .			
			\$5,666 00
Average amount of circulation for same period, . . . . .			
			51,600 00
Average amount of loan for same period, . . . . .			
			175,685 00
Average amount of specie in vault, . . . . .			
			5,600 00
Whole number of stockholders, 66, of whom 20 live out of the State, and hold . . . . .			
			43,700 00

## BANK OF STATE OF MAINE—BANGOR.

OCTOBER 3, 1859.

G. K. Jewett, *President.*H. S. Dennett, *Cashier.*

Capital, . . . . .	\$150,000 00	Loan, . . . . .	\$283,089 62
Profits on hand, . . . . .	870 00	Real Estate, . . . . .	—
Bank balances, . . . . .	1,930 86	Bank balances, . . . . .	—
		Checks and Bills of other	
Circulation, . . . . .	70,850 00	Banks, . . . . .	22,896 16
Deposits, . . . . .	91,007 82	Specie in vault, . . . . .	8,672 90
	<u>\$314,658 68</u>		<u>\$314,658 68</u>
Immediate liabilities, . . . . .	162,788 68	Liabilities of Directors,	15,392 27
Immediate resources, . . . . .	31,569 06	Rate of last dividend, . . . . .	3 per cent.
		When declared, . . . . .	Sept. 1859.
Overdue or suspended, . . . . .	\$500 00	Estimated loss, . . . . .	nothing.
Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .			
			\$14,467 00
Average amount of circulation for same period, . . . . .			
			58,910 00
Average amount of loan for same period, . . . . .			
			253,668 00
Average amount of specie in vault, . . . . .			
			8,954 00
Whole number of stockholders, 31, of whom 19 live out of the State, and hold . . . . .			
			125,280 00

## VEAZIE BANK—BANGOR.

OCTOBER 3, 1859.

Samuel Veazie, *President.*Lord, *Cashier.*

Capital,* . . . . .	\$150,000 00	Loan, . . . . .	\$259,774 89
Profits on hand, . . . . .	15,010 89	Real Estate, . . . . .	10,000 00
Bank balances, . . . . .	4,805 85	Bank balances, . . . . .	13,175 37
Circulation, . . . . .	112,535 00	Checks and Bills of other Banks, . . . . .	22,352 11
Deposits, . . . . .	38,307 89	Specie in vault, . . . . .	15,357 26
	\$320,659 63		\$320,659 63
Immediate liabilities, . . . . .	155,649 44	Liabilities of Directors, Rate of last dividend, . . . . .	18,642 21 3 per cent.
Immediate resources, . . . . .	50,884 74	When declared, . . . . .	Dec. 11, 1858.
Overdue or suspended, . . . . .	none.	Estimated loss, . . . . .	none.

Average amount of circulation redeemed in Boston weekly, on a capital of \$100,000, for thirty-six weeks, from January 1, 1859, . . . . .	\$10,700 00
Average amount of circulation for same period, . . . . .	95,406 00
Average amount of loan for same period, . . . . .	204,930 00
Average amount of specie in vault, . . . . .	15,621 00
Whole number of stockholders, 11, of whom 5 live out of the State, and hold, . . . . .	70,250 00

\*Additional of \$50,000 paid in September 29, 1859.

## MARKET BANK—BANGOR.

OCTOBER 3, 1859.

Samuel F. Hersey, *President.*J. Wyman, *Cashier.*

Capital, . . . . .	\$100,000 00	Loan, . . . . .	\$183,752 33
Profits on hand, . . . . .	1,206 58	Real Estate, . . . . .	3,472 50
Bank balances, . . . . .	-	Bank balances, . . . . .	18,353 62
Circulation, . . . . .	60,462 00	Checks and Bills of other Banks, . . . . .	2,258 00
Deposits, . . . . .	54,406 27	Specie in vault, . . . . .	8,238 40
	\$216,074 85		\$216,074 85
Immediate liabilities, . . . . .	114,868 27	Liabilities of Directors, Rate of last dividend, . . . . .	17,481 97 4 per cent.
Immediate resources, . . . . .	28,850 02	When declared, . . . . .	Oct. 1, 1859.
Overdue or suspended, . . . . .	\$3,197 02	Estimated loss, . . . . .	nothing.

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$6,200 00
Average amount of circulation for same period, . . . . .	65,098 00
Average amount of loan for same period, . . . . .	188,142 00
Average amount of specie in vault, . . . . .	9,037 00
Whole number of stockholders, 56, of whom 3 live out of the State, and hold . . . . .	22,000 00

## MERCANTILE BANK—BANGOR.

OCTOBER 8, 1859.

Samuel Larrabee, *President.*John S. Ricker, *Cashier.*

Capital, . . . . .	\$50,000 00	Loan, . . . . .	\$77,433 63
Profit & loss and discount,	1,312 67	Real Estate, . . . . .	—
Bank balances, . . . . .	—	Bank balances, . . . . .	27,949 57
Circulation, . . . . .	29,427 00	Checks and Bills of other	
Deposits, . . . . .	46,884 14	Banks, . . . . .	15,400 26
		Specie in vault, . . . . .	6,840 35
	\$127,623 81		\$127,623 81
Immediate liabilities, . . . . .	76,311 14	Liabilities of Directors,	—
Immediate resources, . . . . .	50,190 18	Rate of last dividend, . . . . .	—
		When declared, . . . . .	—
Overdue or suspended, . . . . .	—	Estimated loss, . . . . .	—

This Bank was incorporated February 4, 1859; half of its capital, \$25,000, was paid in August 1—the balance was paid in October 3, 1859.

Whole number of stockholders, 51, of whom 1 lives out of the State, and holds . . . . . \$4,000 00

## BUCKSPORT BANK—BUCKSPORT.

OCTOBER 4, 1859.

E. Barnard, *President.*Edw. Swasey, *Cashier.*

Capital, . . . . .	\$75,000 00	Loan, . . . . .	\$124,957 51
Profits on hand, . . . . .	4,035 10	Real Estate, . . . . .	—
Bank balances, . . . . .	—	Bank balances, . . . . .	27,028 24
Circulation, . . . . .	68,390 00	Checks and Bills of other	
Deposits, . . . . .	15,045 18	Banks, . . . . .	1,890 33
		Specie in vault, . . . . .	8,594 20
	\$162,470 28		\$162,470 28
Immediate liabilities, . . . . .	83,435 18	Liabilities of Directors,	22,000 73
Immediate resources, . . . . .	37,512 77	Rate of last dividend, . . . . .	4 per cent.
		When declared, . . . . .	Oct. 1, 1859.
Overdue or suspended, . . . . .	\$7,707 30	Estimated loss, . . . . .	nothing.

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .

\$6,075 00

Average amount of circulation for same period, . . . . .

60,671 00

Average amount of loan for same period, . . . . .

126,392 00

Average amount of specie in vault, . . . . .

10,375 00

Whole number of stockholders, 94, of whom 4 live out of the State, and hold . . . . .

4,300 00

## SEARSPORT BANK—SEARSPORT.

OCTOBER 5, 1859.

Capital, . . . . .	\$50,000 00	Loan, . . . . .	\$96,584 85
Profits on hand, . . . . .	2,519 21	Real Estate, . . . . .	—
Bank balances, . . . . .	2,242 03	Bank balances, . . . . .	3,312 00
		Checks and Bills of other	
Circulation, . . . . .	46,901 00	Banks, . . . . .	4,393 58
Deposits, . . . . .	7,863 19	Specie in vault, . . . . .	5,235 00
	\$109,525 43		\$109,525 43
Immediate liabilities, . . . . .	57,006 25	Liabilities of Directors, . . . . .	14,105 00
Immediate resources, . . . . .	12,940 58	Rate of last dividend, . . . . .	4 per cent.
		When declared, . . . . .	October 4, 1859.
Overdue or suspended, . . . . .	\$1,414 00	Estimated loss, . . . . .	\$1,060 50
Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .			
			\$7,431 00
Average amount of circulation for same period, . . . . .			
			44,151 00
Average amount of loan for same period, . . . . .			
			94,149 00
Average amount of specie in vault, . . . . .			
			6,029 00
Whole number of stockholders, 49, of whom 2 live out of the State, and hold . . . . .			
			1,500 00

## BELFAST BANK—BELFAST.

OCTOBER 5, 1859.

Capital, . . . . .	\$100,000 00	Loan, . . . . .	\$145,120 27
Profits on hand, . . . . .	6,309 94	Real Estate, . . . . .	1,156 64
Bank balances, . . . . .	—	Bank balances, . . . . .	36,086 01
		Checks and Bills of other	
Circulation, . . . . .	60,472 00	Banks, . . . . .	2,707 00
Deposits, . . . . .	27,039 18	Specie in vault, . . . . .	8,751 20
	\$193,821 12		\$193,821 12
Immediate liabilities, . . . . .	87,511 18	Liabilities of Directors, . . . . .	8,633 32
Immediate resources, . . . . .	47,544 21	Rate of last dividend, . . . . .	3½ per cent.
		When declared, . . . . .	Oct. 3, 1859.
Overdue or suspended, . . . . .	\$6,147 65	Estimated loss, . . . . .	\$500 00
Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .			
			\$5,216 00
Average amount of circulation for same period, . . . . .			
			57,196 00
Average amount of loan for same period, . . . . .			
			138,130 00
Average amount of specie in vault, . . . . .			
			9,940 00
Whole number of stockholders, 122, of whom 22 live out of the State, and hold . . . . .			
			19,700 00

## BANK OF COMMERCE—BELFAST.

OCTOBER 5, 1859.

Asa Faunce, *President.*C. Palmer, *Cashier.*

Capital, . . . .	\$75,000 00	Loan, . . . . .	\$100,531 09
Profits on hand, . . . .	2,887 80	Real Estate, . . . .	-
Bank balances, . . . .	-	Bank balances, . . . .	19,075 44
Circulation, , . . . .	34,197 00	Checks and Bills of other	
Deposits, . . . . .	15,722 27	Banks, . . . . .	2,073 32
		Specie in vault, . . . .	6,127 12
	\$127,807 07		\$127,807 07
Immediate liabilities, . .	49,919 27	Liabilities of Directors,	11,483 91
Immediate resources, . .	27,275 88	Rate of last dividend, .	3 per cent.
		When declared, . . . .	April 7, 1859.
Overdue or suspended, . .	\$11,379 42	Estimated loss, . . . .	\$3,000 00

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$3,336 00
Average amount of circulation for same period, . . . . .	28,339 00
Average amount of loan for same period, . . . . .	97,563 00
Average amount of specie in vault, . . . . .	6,163 00
Whole number of stockholders, 116, of whom 4 live out of the State, and hold . . . . .	6,600 00

## ROCKLAND BANK—ROCKLAND.

OCTOBER 6, 1859.

A. H. Kimball, *President.*W. H. Titcomb, *Cashier.*

Capital, . . . . .	\$150,000 00	Loan, . . . . .	\$219,022 44
Profits on hand, . . . .	5,382 43	Real Estate, . . . .	4,900 00
Bank balances, . . . .	1,927 40	Bank balances, . . . .	31,684 90
Circulation, . . . . .	86,859 00	Checks and Bills of other	
Deposits, . . . . .	26,399 14	Banks, . . . . .	2,863 00
		Specie in vault, . . . .	12,097 63
	\$270,567 97		\$270,567 97
Immediate liabilities, . .	115,185 54	Liabilities of Directors,	44,375 00
Immediate resources, . .	46,645 53	Rate of last dividend, .	3½ per cent.
		When declared, . . . .	April 12, 1859.
Overdue or suspended, . .	\$23,800 00	Estimated loss, . . . .	nothing.

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$7,880 00
Average amount of circulation for same period, . . . . .	92,137 00
Average amount of loan for same period, . . . . .	219,055 00
Average amount of specie in vault, . . . . .	13,622 00
Whole number of stockholders, 168, of whom 7 live out of the State, and hold . . . . .	12,100 00

## NORTH BANK—ROCKLAND.

OCTOBER 6, 1859.

John Bird, *President.*S. N. Hatch, *Cashier.*

Capital, . . . . .	\$50,000 00	Loan, . . . . .	\$77,660 86
Profits on hand, . . . . .	631 28	Real Estate, . . . . .	6,015 12
Bank balances, . . . . .	-	Bank balances, . . . . .	14,353 52
Circulation, . . . . .	31,818 00	Checks and Bills of other Banks, . . . . .	538 00
Deposits, . . . . .	23,794 46	Specie in vault, . . . . .	7,676 24
	\$106,243 74		\$106,243 74
Immediate liabilities, . . . . .	55,612 46	Liabilities of Directors, Rate of last dividend, . . . . .	1,900 00 3 per cent.
Immediate resources, . . . . .	22,567 76	When declared, . . . . .	April 15, 1859.
Overdue or suspended, . . . . .	7,244 00	Estimated loss, . . . . .	nothing

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$4,100 00
Average amount of circulation for same period, . . . . .	34,000 00
Average amount of loan for same period, . . . . .	74,200 00
Average amount of specie in vault, . . . . .	7,200 00
Whole number of stockholders, 127, of whom 8 live out of the State, and hold . . . . .	2,600 00

## LIME ROCK BANK—ROCKLAND.

OCTOBER 6, 1859.

H. G. Berry, *President.*A. D. Nichols, *Cashier.*

Capital, . . . . .	\$100,000 00	Loan, . . . . .	\$159,699 51
Profits on hand, . . . . .	4,403 89	Real Estate, . . . . .	4,478 86
Bank balances, . . . . .	2,420 88	Bank balances, . . . . .	15,546 23
Circulation, . . . . .	67,691 00	Checks and Bills of other Banks, . . . . .	23,808 72
Deposits, . . . . .	42,578 08	Specie in vault, . . . . .	13,560 53
	\$217,093 85		\$217,093 85
Immediate liabilities, . . . . .	112,689 96	Liabilities of Directors, Rate of last dividend, . . . . .	7,615 00 2 per cent.
Immediate resources, . . . . .	52,915 48	When declared, . . . . .	April 16, 1859.
Overdue or suspended, . . . . .	\$46,281 96	Estimated loss, . . . . .	\$25,000 00

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$6,452 00
Average amount of circulation for same period, . . . . .	66,324 00
Average amount of loan for same period, . . . . .	154,082 00
Average amount of specie in vault, . . . . .	13,238 00
Whole number of stockholders, 160, of whom 4 live out of the State, and hold . . . . .	2,300 00

## THOMASTON BANK—THOMASTON.

OCTOBER 6, 1859.

Wm. Singer, *President.*O. Robinson, *Cashier.*

Capital, . . . . .	\$50,000 00	Loan . . . . .	\$74,932 23
Profits on hand, . . . . .	2,978 76	Real Estate, . . . . .	3,075 00
Bank balances, . . . . .	—	Bank balances, . . . . .	69,485 38
Circulation, . . . . .	33,546 00	Checks and Bills of other Banks, . . . . .	7,105 52
Deposits, . . . . .	87,883 49	Specie in vault, . . . . .	19,810 12
	\$174,408 25		\$174,408 25
Immediate liabilities, . . . . .	121,429 49	Liabilities of Directors, Rate of last dividend, . . . . .	2,500 00 5 per cent.
Immediate resources, . . . . .	96,401 02	When declared, . . . . .	Oct. 3, 1859.
Overdue or suspended, . . . . .	\$7,857 42	Estimated loss, . . . . .	nothing.

Average amount of circulation redeemed in Boston, weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$2,017 00
Average amount of circulation for same period, . . . . .	30,078 00
Average amount of loan for same period, . . . . .	71,784 00
Average amount of specie in vault, . . . . .	19,149 00
Whole number of stockholders, 78, of whom 7 live out of the State, and hold . . . . .	3,700 00

## GEORGES BANK—THOMASTON.

OCTOBER 6, 1859.

Edward O'Brien, *President.*J. C. Levensaler, *Cashier.*

Capital, . . . . .	\$50,000 00	Loan, . . . . .	\$70,092 41
Profits on hand, . . . . .	2,115 31	Real Estate, . . . . .	9,070 32
Bank balances, . . . . .	97 00	Bank balances, . . . . .	16,358 15
Circulation, . . . . .	29,227 00	Checks and Bills of other Banks, . . . . .	2,767 22
Deposits, . . . . .	25,956 22	Specie in vault, . . . . .	9,107 43
	\$107,395 53		\$107,395 53
Immediate liabilities, . . . . .	55,280 22	Liabilities of Directors,* Rate of last dividend, . . . . .	3,100 00 3½ per cent.
Immediate resources, . . . . .	28,232 80	When declared, . . . . .	October, 1859.
Overdue or suspended, . . . . .	\$8,067 08	Estimated loss, . . . . .	nothing

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$2,200 00
Average amount of circulation for same period, . . . . .	25,000 00
Average amount of loan for same period, . . . . .	70,000 00
Average amount of specie in vault, . . . . .	8,000 00
Whole number of stockholders, 117, of whom 5 live out of the State, and hold . . . . .	3,100 00

\*As sureties only.



## MEDOMAK BANK—WALDOBOROUGH.

OCTOBER 7, 1859.

John H. Kennedy, *President*.George Allen, *Cashier*.

Capital, . . . . .	\$50,000 00	Loan, . . . . .	\$76,158 67
Profits on hand, . . . . .	2,903 73	Real Estate, . . . . .	—
Bank balances, . . . . .	2,300 00	Balances, . . . . .	11,749 39
Circulation, . . . . .	27,361 00	Checks and Bills of other	
Deposits, . . . . .	14,739 82	Banks, . . . . .	4,505 28
		Specie in vault, . . . . .	4,891 21
	\$97,304 55		\$97,304 55
Immediate liabilities, . . . . .	44,400 82	Liabilities of Directors,	5,116 60
Immediate resources, . . . . .	21,145 88	Rate of last dividend, . . . . .	3 per cent.
		When declared, . . . . .	Sept. 5, 1859.
Overdue or suspended, . . . . .	\$10,742 33	Estimated loss, . . . . .	\$162 00

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$1,717 00
Average amount of circulation for same period, . . . . .	26,728 00
Average amount of loan for same period, . . . . .	77,538 00
Average amount of specie in vault, . . . . .	5,295 00
Whole number of stockholders, 101, of whom 24 live out of the State, and hold . . . . .	17,000 00

## WALDOBOROUGH BANK—WALDOBOROUGH.

OCTOBER 7, 1859.

Isaac Reed, *President*.B. B. Haskell, *Cashier*.

Capital, . . . . .	\$50,000 00	Loan, . . . . .	\$79,256 76
Profits on hand, . . . . .	2,205 34	Real Estate, . . . . .	—
Bank balances, . . . . .	—	Bank balances, . . . . .	10,174 66
Circulation, . . . . .	41,788 00	Checks and Bills of other	
Deposits, . . . . .	6,646 04	Banks, . . . . .	5,511 98
		Specie in vault, . . . . .	5,695 98
	\$100,639 38		\$100,639 38
Immediate liabilities, . . . . .	48,434 04	Liabilities of Directors,	1,467 37
Immediate resources, . . . . .	21,382 62	Rate of last dividend, . . . . .	3 per cent.
		When declared, . . . . .	July 4, 1859.
Overdue or suspended, . . . . .	\$5,167 00	Estimated loss, . . . . .	nothing.

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$3,200 00
Average amount of circulation for same period, . . . . .	34,752 00
Average amount of loan for same period, . . . . .	75,000 00
Average amount of specie in vault, . . . . .	5,757 00
Whole number of stockholders, 142, of whom 18 live out of the State, and hold . . . . .	7,200 00

## MARINE BANK--DAMARISCOTTA.

OCTOBER 7, 1859.

Capital, . . . . .	\$50,000 00	Loan, . . . . .	\$73,166 94
Profits on hand, . . . . .	1,294 34	Real Estate, . . . . .	-
Bank balances, . . . . .	-	Bank balances, . . . . .	10,947 33
Circulation, . . . . .	32,498 00	Checks and Bills of other Banks, . . . . .	1,697 86
Deposits, . . . . .	4,677 36	Specie in vault, . . . . .	2,657 57
	\$88,469 70		\$88,469 70
Immediate liabilities, . . . . .	37,175 36	Liabilities of Directors, Rate of last dividend, . . . . .	11,378 74 3½ per cent.
Immediate resources, . . . . .	15,302 76	When declared, . . . . .	June 3, 1859.
Overdue or suspended, . . . . .	\$2,314 80	Estimated loss, . . . . .	\$209 00

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$2,680 00
Average amount of circulation for same period, . . . . .	22,640 00
Average amount of loan for same period, . . . . .	69,500 00
Average amount of specie in vault, . . . . .	2,750 00
Whole number of stockholders, 69, of whom 9 live out of the State, and hold . . . . .	4,800 00

## NEWCASTLE BANK—NEWCASTLE.

OCTOBER 8, 1859.

Capital, . . . . .	\$50,000 00	Loan, . . . . .	\$71,514 71
Profits on hand, . . . . .	2,203 75	Real Estate, . . . . .	1,500 00
Bank balances, . . . . .	-	Bank balances, . . . . .	9,936 06
Circulation, . . . . .	24,561 00	Checks and Bills of other Banks, . . . . .	405 00
Deposits, . . . . .	9,251 98	Specie in vault, . . . . .	2,660 96
	\$86,016 73		\$86,016 73
Immediate liabilities, . . . . .	33,812 98	Liabilities of Directors, Rate of last dividend, . . . . .	7,059 00 3½ per cent.
Immediate resources, . . . . .	13,001 02	When declared, . . . . .	May 2, 1859.
Overdue or suspended, . . . . .	\$1,000 00	Estimated loss, . . . . .	nothing.

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$2,500 00
Average amount of circulation for same period, . . . . .	23,748 00
Average amount of loan for same period, . . . . .	67,926 00
Average amount of specie in vault, . . . . .	2,651 00
Whole number of stockholders, 106, of whom 5 live out of the State, and hold . . . . .	3,900 00

## SAGADAHOC BANK—BATH.

OCTOBER 8, 1859.

T. D. Robinson, *President.*D. F. Baker, *Cashier.*

Capital, . . . . .	\$100,000 00	Loan, . . . . .	\$113,351 06
Profits on hand, . . . . .	12,640 84	Real Estate, . . . . .	3,968 94
Bank balances, . . . . .	1,247 44	Bank balances, . . . . .	55,351 45
		Checks and Bills of other	
Circulation, . . . . .	23,534 00	Banks, . . . . .	4,104 00
Deposits, . . . . .	48,879 21	Specie in vault, . . . . .	9,526 04
	\$186,301 49		\$186,301 49
Immediate liabilities, . . . . .	73,660 65	Liabilities of Directors,	12,881 00
Immediate resources, . . . . .	68,981 49	Rate of last dividend, . . . . .	3 per cent.
		When declared, . . . . .	Oct. 1, 1859.
Overdue or suspended, . . . . .	\$8,517 85	Estimated loss, . . . . .	\$619 37

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$2,544 00
Average amount of circulation for same period, . . . . .	25,212 00
Average amount of loan for same period, . . . . .	113,757 00
Average amount of specie in vault, . . . . .	7,431 00
Whole number of stockholders, 79, of whom 5 live out of the State, and hold . . . . .	11,500 00

## LINCOLN BANK—BATH.

OCTOBER 8, 1859.

Jas. F. Patten, *President.*John Shaw, *Cashier.*

Capital, . . . . .	\$200,000 00	Loan, . . . . .	\$217,015 00
Profits on hand, . . . . .	2,029 78	Real Estate, . . . . .	—
Bank balances, . . . . .	1,656 35	Bank balances, . . . . .	59,057 24
		Checks and Bills of other	
Circulation, . . . . .	47,643 00	Banks, . . . . .	5,919 00
Deposits, . . . . .	44,499 57	Specie in vault, . . . . .	13,837 46
	\$295,828 70		\$295,828 70
Immediate liabilities, . . . . .	93,798 92	Liabilities of Directors,	8,442 00
Immediate resources, . . . . .	78,813 70	Rate of last dividend, . . . . .	3 per cent.
		When declared, . . . . .	Sept. 27, 1859.
Overdue or suspended, . . . . .	\$27,615 24	Estimated loss, . . . . .	\$125 50

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$5,477 00
Average amount of circulation for same period, . . . . .	44,774 00
Average amount of loan for same period, . . . . .	216,503 00
Average amount of specie in vault, . . . . .	11,746 00
Whole number of stockholders, 119, of whom 3 live out of the State, and hold . . . . .	2,500 00

## CITY BANK—BATH.

OCTOBER 8, 1859.

Jas. H. McLellan, *President.*Otis Kimball, *Cashier.*

Capital, . . .	\$150,000 00	Loan, . . .	\$209,553 00
Profits on hand, . . .	1,776 99	Real Estate, . . .	—
Bank balances, . . .	1,088 70	Bank balances, . . .	25,694 84
		Checks and Bills of other Banks, . . .	11,306 00
Circulation, . . .	67,204 00	Specie in vault, . . .	10,756 73
Deposits, . . .	37,240 88		
	\$257,310 57		\$257,310 57
Immediate liabilities, . . .	105,533 58	Liabilities of Directors, Rate of last dividend, . . .	19,998 00 3 per cent.
Immediate resources, . . .	47,757 57	When declared, . . .	Oct. 1, 1859.
Overdue or suspended, . . .	\$21,579 70	Estimated loss, . . .	\$500 00
Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .			
			\$6,340 00
Average amount of circulation for same period, . . . . .			
			55,670 00
Average amount of loan for same period, . . . . .			
			208,500 00
Average amount of specie in vault, . . . . .			
			9,000 00
Whole number of stockholders, 165, of whom 9 live out of the State, and hold . . . . .			
			7,600 00

## LONG REACH BANK—BATH.

OCTOBER 17, 1859.

D. C. Magoun, *President.*D. N. Magoun, *Cashier.*

Capital, . . .	\$100,000 00	Loan, . . .	\$127,892 57
Profits on hand, . . .	1,148 22	Real Estate, . . .	450 00
Bank balances, . . .	1,629 91	Bank balances, . . .	6,213 08
		Checks and Bills of other Banks, . . .	4,410 00
Circulation, . . .	29,334 00	Specie in vault, . . .	5,901 36
Deposits, . . .	12,754 88		
	\$144,867 01		\$144,867 01
Immediate liabilities, . . .	43,718 79	Liabilities of Directors, Rate of last dividend, . . .	17,526 60 3 per cent.
Immediate resources, . . .	16,524 44	When declared, . . .	Oct. 1, 1859.
Overdue or suspended, . . .	\$10,829 22	Estimated loss, . . .	\$200 00
Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .			
			\$4,665 00
Average amount of circulation for same period, . . . . .			
			30,994 00
Average amount of loan for same period, . . . . .			
			124,705 00
Average amount of specie in vault, . . . . .			
			5,350 00
Whole number of stockholders, 106 of whom 8 live out of the State, and hold . . . . .			
			4,400 00

## BATH BANK—BATH.

OCTOBER 8, 1859.

Freeman Clark, *President*.Franklin Partridge, *Cashier*.

Capital, . . . . .	\$100,000 00	Loan, . . . . .	\$133,420 07
Profits on hand, . . . . .	19 23	Real Estate, . . . . .	1,000 00
Bank balances, . . . . .	1,587 66	Bank balances, . . . . .	2,186 07
		Checks and Bills of other	
Circulation, . . . . .	25,278 00	Banks, . . . . .	5,601 00
Deposits, . . . . .	21,109 87	Specie in vault, . . . . .	5,787 62
	\$147,994 76		\$147,994 76
Immediate liabilities, . . . . .	47,975 53	Liabilities of Directors,	31,085 00
Immediate resources, . . . . .	13,574 69	Rate of last dividend, . . . . .	3 per cent.
		When declared, . . . . .	Oct. 1, 1859.
Overdue or suspended, . . . . .	3,103 00	Estimated loss, . . . . .	uncertain.

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$3,440 00
Average amount of circulation for same period, . . . . .	29,026 00
Average amount of loan for same period, . . . . .	131,420 00
Average amount of specie in vault, . . . . .	5,991 00
Whole number of stockholders, 126, of whom 4 live out of the State, and hold . . . . .	3,800 00

## SOUTH BERWICK BANK—SOUTH BERWICK.

NOVEMBER 1, 1859.

Benjamin Nason, *President*.Ed. Hayman, *Cashier*.

Capital, . . . . .	\$100,000 00	Loan, . . . . .	\$154,321 81
Profits on hand, . . . . .	6,616 26	Real Estate, . . . . .	1,336 62
Bank balances, . . . . .	-	Bank balances, . . . . .	5,476 56
		Checks and Bills of other	
Circulation, . . . . .	48,331 00	Banks, . . . . .	2,982 48
Deposits, . . . . .	14,349 20	Specie in vault, . . . . .	5,178 99
	\$169,296 46		\$169,296 46
Immediate liabilities, . . . . .	62,680 20	Liabilities of Directors,	*13,299 20
Immediate resources, . . . . .	13,638 03	Rate of last dividend, . . . . .	3½ per cent.
		When declared, . . . . .	Oct. 3, 1859.
Overdue or suspended, . . . . .	\$11,709 98	Estimated loss, . . . . .	\$2,000 00

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$6,239 00
Average amount of circulation for same period, . . . . .	48,288 00
Average amount of loan for same period, . . . . .	152,453 00
Average amount of specie in vault, . . . . .	5,483 00
Whole number of stockholders, 78, of whom 30 live out of the State, and hold . . . . .	46,450 00

\* As sureties only.

## OCEAN BANK—KENNEBUNK.

NOVEMBER 2, 1859.

Joseph Titcomb, *President.*C. Littlefield, *Cashier.*

Capital, . . . . .	\$200,000 00	Loan, . . . . .	\$159,844 77
Profits on hand, . . . . .	2,184 79	Real Estate, . . . . .	728 91
Bank balances, . . . . .	-	Bank balances, . . . . .	8,643 54
Circulation, . . . . .	48,654 00	Checks and Bills of other Banks, . . . . .	1,427 11
Deposits, . . . . .	26,836 22	Specie in vault, . . . . .	7,030 68
	\$177,675 01		\$177,675 01
Immediate liabilities, . . . . .	75,490 22	Liabilities of Directors, Rate of last dividend, . . . . .	22,600 00 3 per cent.
Immediate resources, . . . . .	17,101 33	When declared, . . . . .	Sept 26, 1859.
Overdue or suspended, . . . . .	\$7,100 00	Estimated loss, . . . . .	-

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$7,500 00
Average amount of circulation for same period, . . . . .	51,366 00
Average amount of loan for same period, . . . . .	161,112 00
Average amount of specie in vault, . . . . .	7,536 00
Whole number of stockholders, 74, of whom 1 lives out of the State, and holds . . . . .	1,500 00

## ALFRED BANK—ALFRED.

NOVEMBER 3, 1859.

Jas. O. McIntire, *President.*John N. Stinson, *Cashier.*

Capital, . . . . .	\$50,000 00	Loan, . . . . .	\$91,359 38
Profits on hand, . . . . .	823 22	Real Estate, . . . . .	1,818 90
Bank balances, . . . . .	-	Bank balances, . . . . .	4,188 69
Circulation, . . . . .	42,050 00	Checks and Bills of other Banks, . . . . .	-
Deposits, . . . . .	10,214 18	Specie in vault, . . . . .	5,720 43
	\$103,087 40		\$103,087 40
Immediate liabilities, . . . . .	52,264 18	Liabilities of Directors, Rate of last dividend, . . . . .	5,185 49 3 per cent.
Immediate resources, . . . . .	9,909 12	When declared, . . . . .	Oct. 3, 1859.
Overdue or suspended, . . . . .	\$5,929 87	Estimated loss, . . . . .	\$175 00

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$6,311 00
Average amount of circulation for same period, . . . . .	40,124 00
Average amount of loan for same period, . . . . .	94,644 00
Average amount of specie in vault, . . . . .	4,039 00
Whole number of stockholders, 82, of which 7 live out of the State, and hold . . . . .	7,500 00

## INTERNATIONAL BANK—PORTLAND.

Incorporated March 22, 1859.

NOVEMBER 4, 1859.

St. John Smith, *President.*W. E. Gould, *Cashier.*St. John Smith, Phineas Barnes, Ezra Carter, Charles Holden, H. J. Libby, *Directors.*

Capital, . . . .	\$188,790 00	Loan, . . . .	\$187,344 14
Discount received, . . . .	3,125 37	Expenses, . . . .	392 13
Bank balances, . . . .	1,777 24	Bank balances, . . . .	58,944 43
		Checks and Bills of other	
Circulation, . . . .	46,651 00	Banks, . . . .	10,262 00
Deposits, . . . .	38,176 54	Specie in vault, . . . .	21,577 45
	\$278,520 15		\$278,520 15
Immediate liabilities, . . . .	86,504 78	Liabilities of Directors,	-
Immediate resources, . . . .	90,783 88	Rate of last dividend,	-
		When declared,	-
Overdue or suspended, . . . .	-	Estimated loss, . . . .	-

This Bank went into operation September 22, 1859. Authorized capital, \$250,000—  
all subscribed for. Whole number of stockholders, 168, of whom 5 live out of the  
State, and hold \$37,600.

## MAINE BANK—BRUNSWICK.

NOVEMBER 5, 1859.

S. R. Jackson, *President.*Ai Brooks, Jr., *Cashier.*

Capital, . . . .	\$50,000 00	Loan, . . . .	\$85,574 96
Profits on hand, . . . .	244 60	Real Estate, . . . .	800 00
Bank balances, . . . .	-	Bank balances, . . . .	5,861 65
		Checks and Bills of other	
Circulation, . . . .	28,425 00	Banks, . . . .	3,601 34
Deposits, . . . .	21,961 94	Specie in vault, . . . .	4,793 79
	\$100,631 54		\$100,631 54
Immediate liabilities, . . . .	50,386 94	Liabilities of Directors,	3,039 63
Immediate resources, . . . .	14,256 78	Rate of last Dividend,	3½ per cent.
		When declared, . . . .	Oct. 6, 1859.
Overdue or suspended, . . . .	\$3,491 36	Estimated loss, . . . .	nothing.

Average amount of circulation redeemed in Boston weekly, for thirty- six weeks, from January 1, 1859, . . . . .	\$2,244 00
Average amount of circulation for same period, . . . . .	28,648 00
Average amount of loan for same period, . . . . .	82,711 00
Average amount of specie in vault, . . . . .	7,466 00
Whole number of stockholders, 97, of whom 1 lives out of the State, and holds . . . . .	500 00

## PEJEPSCOT BANK—BRUNSWICK.

NOVEMBER 4, 1859.

Joseph Badger, *President.*John Rogers, *Cashier.*

Capital, . . . . .	\$50,000 00	Loan, . . . . .	\$99,458 91
Profits on hand, . . . . .	1,694 61	Real Estate, . . . . .	3,000 00
Bank balances, . . . . .	-	Bank balances, . . . . .	5,211 01
Circulation, , . . . . .	27,914 00	Checks and Bills of other Banks, . . . . .	3,435 00
Deposits, . . . . .	36,039 02	Specie in vault, . . . . .	4,542 71
	\$115,647 63		\$115,647 63
Immediate liabilities, . . . . .	63,953 02	Liabilities of Directors, Rate of last dividend, . . . . .	3,110 54 4 per cent.
Immediate resources, . . . . .	13,198 72	When declared, . . . . .	Oct. 1, 1859.
Overdue or suspended, . . . . .	\$1,100 00	Estimated loss, . . . . .	-
Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . . \$4,300 00			
Average amount of circulation for same period, . . . . . 25,575 00			
Average amount of loan for same period, . . . . . 93,411 00			
Average amount of specie in vault, . . . . . 4,800 00			
Whole number of stockholders, 46, of whom all live in the State, and hold . . . . . 4,800 00			

## UNION BANK—BRUNSWICK.

NOVEMBER 5, 1859.

J. McKen *President.*A. Adams, *Cashier.*

Capital, . . . . .	\$50,000 00	Loan, . . . . .	\$85,996 64
Profits on hand, . . . . .	1,328 74	Real Estate, . . . . .	1,317 76
Bank balances, . . . . .	-	Bank balances, . . . . .	2,168 56
Circulation, . . . . .	37,508 00	Checks and Bills of other Banks, . . . . .	1,515 00
Deposits, . . . . .	13,609 53	Specie in vault, . . . . .	11,448 31
	\$102,446 27		\$102,446 27
Immediate liabilities, . . . . .	51,117 53	Liabilities of Directors, Rate of last dividend, . . . . .	8,781 00 4 per cent.
Immediate resources, . . . . .	15,131 87	When declared, . . . . .	July 1, 1859.
Overdue or suspended, . . . . .	\$2,821 61	Estimated loss, . . . . .	nothing.
Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . . \$3,647 00			
Average amount of circulation for same period, . . . . . 36,158 00			
Average amount of loan for same period, . . . . . 79,281 00			
Average amount of specie in vault, . . . . . 12,235 00			
Whole number of stockholders, 111, of whom 3 live out of the State, and hold . . . . . 2,100 00			



VILLAGE BANK—BOWDOINHAM.

NOVEMBER 6, 1859.

Nat. Purinton, *President.*

R. Butterfield, *Cashier.*

Capital, . . . . .	\$50,000 00	Loan, . . . . .	\$78,899 72
Profits on hand, . . . . .	1,871 24	Real Estate, . . . . .	-
Bank balances, . . . . .	-	Bank balances, . . . . .	31,122 73
		Checks and Bills of other	
Circulation, . . . . .	30,134 00	Banks, . . . . .	1,717 00
Deposits, . . . . .	33,880 28	Specie in vault, . . . . .	4,146 07
	\$115,885 52		\$115,885 52
Immediate liabilities, . . . . .	64,014 28	Liabilities of Directors, . . . . .	5,838 00
Immediate resources, . . . . .	36,985 80	Rate of last dividend, . . . . .	3 per cent.
		When declared, . . . . .	Sept. 28, 1859.
Overdue or suspended, . . . . .	\$8,910 49	Estimated loss, . . . . .	\$2,500 00

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$2,914 00
Average amount of circulation for same period, . . . . .	23,045 00
Average amount of loan for same period, . . . . .	79,000 00
Average amount of specie in vault, . . . . .	3,691 00
Whole number of stockholders, 47, of whom 4 live out of the State, and hold . . . . .	\$3,400 00

RICHMOND BANK—RICHMOND.

NOVEMBER 7, 1859.

J. C. Boyington, *President.*

F. R. Theobald, *Cashier.*

Capital, . . . . .	\$75,000 00	Loan, . . . . .	\$109,152 31
Profits on hand, . . . . .	1,832 00	Real Estate, . . . . .	1,717 41
Bank balances, . . . . .	-	Bank balances, . . . . .	8,415 60
		Checks and Bills of other	
Circulation, . . . . .	33,660 00	Banks, . . . . .	773 00
Deposits, . . . . .	14,851 40	Specie in vault, . . . . .	5,285 08
	\$125,343 40		\$125,343 40
Immediate liabilities, . . . . .	48,511 40	Liabilities of Directors, . . . . .	10,217 00
Immediate resources, . . . . .	14,473 68	Rate of last dividend, . . . . .	3 per cent.
		When declared, . . . . .	Oct. 1, 1859.
Overdue or suspended, . . . . .	\$4,847 00	Estimated loss, . . . . .	\$300 00

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$3,667 00
Average amount of circulation for same period, . . . . .	25,705 00
Average amount of loan for same period, . . . . .	96,534 00
Average amount of specie in vault, . . . . .	5,423 00
Whole number of stockholders, 102, of whom 17 live out of the State, and hold . . . . .	20,700 00

## GARDINER BANK—GARDINER.

NOVEMBER 7, 1859.

Wm. S. Grant, *President.*Jas. F. Patterson, *Cashier.*

Capital, . . . . .	\$50,000 00	Loan . . . . .	\$91,893 75
Profits on hand, . . . . .	2,083 41	Real Estate, . . . . .	2,000 00
Bank balances, . . . . .	276 21	Bank balances, . . . . .	3,017 50
		Checks and Bills of other	
Circulation, . . . . .	32,059 00	Banks, . . . . .	2,364 23
Deposits, . . . . .	17,587 63	Specie in vault, . . . . .	2,730 77
	\$102,006 25		\$102,006 25
Immediate liabilities, . . . . .	49,922 84	Liabilities of Directors,	6,410 00
Immediate resources, . . . . .	8,112 50	Rate of last dividend, . . . . .	3 per cent.
		When declared, . . . . .	Aug. 29, 1859.
Overdue or suspended, . . . . .	\$7,302 40	Estimated loss, . . . . .	\$600 00
Average amount of circulation redeemed in Boston, weekly, for thirty-			
six weeks, from January 1, 1859, . . . . .			\$3,922 00
Average amount of circulation for same period, . . . . .			32,860 00
Average amount of loan for same period, . . . . .			87,638 00
Average amount of specie in vault, . . . . .			5,313 00
Whole number of stockholders, 55, of whom 5 live out of the State, and			
hold . . . . .			5,900 00

## OAKLAND BANK—GARDINER.

NOVEMBER 7, 1859.

Noah Woods, *President.*S. Bowman, *Cashier.*

Capital, . . . . .	\$50,000 00	Loan, . . . . .	\$91,648 64
Profits on hand, . . . . .	1,570 76	Real Estate, . . . . .	-
Bank balances, . . . . .	-	Bank balances, . . . . .	842 52
		Checks and Bills of other	
Circulation, . . . . .	34,868 00	Banks, . . . . .	3,680 10
Deposits, . . . . .	12,326 01	Specie in vault, . . . . .	2,593 51
	\$98,764 77		\$98,764 77
Immediate liabilities, . . . . .	47,194 01	Liabilities of Directors,	4,290 27
Immediate resources, . . . . .	7,116 13	Rate of last dividend, . . . . .	4 per cent.
		When declared, . . . . .	July 4, 1859.
Overdue or suspended, . . . . .	\$4,745 00	Estimated loss, . . . . .	\$42 00
Average amount of circulation redeemed in Boston weekly, for thirty-			
six weeks, from January 1, 1859, . . . . .			\$5,236 00
Average amount of circulation for same period, . . . . .			30,565 00
Average amount of loan for same period, . . . . .			96,527 00
Average amount of specie in vault, . . . . .			2,961 00
Whole number of stockholders, 78, of whom 4 live out of the State, and			
hold . . . . .			3,800 00

## COBBOSSEE CONTEE BANK—GARDINER.

NOVEMBER 7, 1859.

Edward Swan, *President.*Joseph Adams, *Cashier.*

Capital, . . . . .	\$100,000 00	Loan, . . . . .	\$174,073 75
Profits on hand, . . . . .	5,297 21	Real Estate, . . . . .	—
Bank balances, . . . . .	225 26	Bank balances, . . . . .	11,864 19
		Checks and Bills of other	
Circulation, . . . . .	51,006 00	Banks, . . . . .	2,181 00
Deposits, . . . . .	37,065 37	Specie in vault, . . . . .	5,474 90
	\$193,593 84		\$193,593 84
Immediate liabilities, . . . . .	88,296 63	Liabilities of Directors,	16,703 07
Immediate resources, . . . . .	19,520 09	Rate of last dividend, . . . . .	3 per cent.
		When declared, . . . . .	July 5, 1859.
Overdue or suspended, . . . . .	\$6,221 23	Estimated loss, . . . . .	\$2,000 00
Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . . \$6,908 00			
Average amount of circulation for same period, . . . . . 45,467 00			
Average amount of loan for same period, . . . . . 168,534 00			
Average amount of specie in vault, . . . . . 5,395 00			
Whole number of stockholders, 65, of whom 10 live out of the State, and hold . . . . . \$18,100 00			

## AMERICAN BANK—HALLOWELL.

NOVEMBER 7, 1859.

C. Spaulding, *President.*A. H. Howard, *Cashier.*

Capital, . . . . .	\$75,000 00	Loan, . . . . .	\$147,002 38
Profits on hand, . . . . .	387 85	Real Estate, . . . . .	3,768 74
Bank balances, . . . . .	7,632 59	Bank balances, . . . . .	—
		Checks and Bills of other	
Circulation, . . . . .	54,132 00	Banks, . . . . .	2,181 00
Deposits, . . . . .	21,453 47	Specie in vault, . . . . .	5,653 79
	\$158,605 91		\$158,605 91
Immediate liabilities, . . . . .	83,218 06	Liabilities of Directors,	4,848 21
Immediate resources, . . . . .	7,834 79	Rate of last dividend, . . . . .	4 per cent.
		When declared, . . . . .	July 5, 1859.
Overdue or suspended, * . . . .	\$16,691 81	Estimated loss, . . . . .	\$4,172 00
Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . . \$11,638 00			
Average amount of circulation for same period, . . . . . 63,730 00			
Average amount of loan for same period, . . . . . 150,600 00			
Average amount of specie in vault, . . . . . 5,769 00			
Whole number of stockholders, 137, of whom 11 live out of the State, and hold . . . . . 8,800 00			

## NORTHERN BANK—HALLOWELL.

NOVEMBER 7, 1859.

John Gardiner, *President*.I. Nutter, *Cashier*.

Capital, . . . .	\$100,000 00	Loan, . . . .	\$136,759 40
Profits on hand, . . . .	1,059 24	Real Estate, . . . .	700 00
Bank balances, . . . .	-	Bank balances, . . . .	11,719 44
Circulation, . . . .	40,898 00	Checks and Bills of other	
Deposits, . . . .	14,248 19	Banks, . . . .	1,663 00
		Specie in vault, . . . .	5,363 59
	\$156,205 43		\$156,205 43
Immediate liabilities, . . . .	55,146 19	Liabilities of Directors,	12,392 07
Immediate resources, . . . .	18,846 03	Rate of last dividend, . . . .	2 per cent.
		When declared, . . . .	Sept. 5, 1859.
Overdue or suspended, . . . .	\$20,000 00	Estimated loss, . . . .	\$8,000 00

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$3,950 00
Average amount of circulation for same period, . . . . .	31,217 00
Average amount of loan for same period, . . . . .	132,857 00
Average amount of specie in vault, . . . . .	5,513 00
Whole number of stockholders, 93, of whom 16 live out of the State, and hold . . . . .	25,200 00

## AUGUSTA BANK—AUGUSTA.

NOVEMBER 8, 1859.

Samuel Cony, *President*.J. J. Eveleth, *Cashier*.

Capital, . . . .	\$88,000 00	Loan, . . . .	\$169,308 11
Profits on hand, . . . .	4,170 05	Real Estate, . . . .	5,687 09
Bank balances, . . . .	746 98	Bank balances, . . . .	10,082 83
Circulation, . . . .	76,081 00	Checks and Bills of other	
Deposits, . . . .	27,971 41	Banks, . . . .	792 00
	\$196,969 44	Specie in vault, . . . .	11,099 41
			\$196,969 44
Immediate liabilities, . . . .	104,799 39	Liabilities of Directors,	-
Immediate resources, . . . .	21,974 24	Rate of last dividend, . . . .	3 per cent.
		When declared, . . . .	Oct. 3, 1859.
Overdue or suspended, . . . .	\$13,357 54	Estimated loss, . . . .	small.

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$5,536 00
Average amount of circulation for same period, . . . . .	59,614 00
Average amount of loan for same period, . . . . .	169,867 00
Average amount of specie in vault, . . . . .	9,670 00
Whole number of stockholders, 80, of whom 19 live out of the State, and hold . . . . .	25,696 00

## GRANITE BANK—AUGUSTA.

NOVEMBER 8, 1859.

W. A. Brooks, *President*.G. W. Allen, *Cashier*.

Capital, . . . . .	\$75,000 00	Loan, . . . . .	\$113,686 34
Profits on hand, . . . . .	2,543 17	Real Estate, . . . . .	1,300 00
Bank balances, . . . . .	-	Bank balances, . . . . .	12,112 84
		Checks and Bills of other	
Circulation, . . . . .	40,944 00	Banks, . . . . .	1,080 00
Deposits, . . . . .	15,058 87	Specie in vault, . . . . .	5,366 86
	\$133,546 04		\$133,546 04
Immediate liabilities, . . . . .	56,002 87	Liabilities of Directors,	800 00
Immediate resources, . . . . .	18,559 70	Rate of last dividend, . . . . .	3 per cent.
		When declared, . . . . .	Jan. 27, 1859.
Overdue or suspended, . . . . .	\$4,000 00	Estimated loss, . . . . .	\$1,000 00
Average amount of circulation redeemed in Boston weekly, for thirty-			
six weeks, from January 1, 1859, . . . . .			\$4,300 00
Average amount of circulation for same period, . . . . .			29,439 00
Average amount of loan for same period, . . . . .			100,767 00
Average amount of specie in vault, . . . . .			6,310 00
Whole number of stockholders, 82, of whom 12 live out of the State, and			
hold . . . . .			15,300 00

## FREEMANS BANK—AUGUSTA.

NOVEMBER 8, 1859.

Watson F. Hallet, *President*.Daniel Pike, *Cashier*.

Capital, . . . . .	\$100,000 00	Loan, . . . . .	\$180,968 95
Profits on hand, . . . . .	3,412 57	Real Estate, . . . . .	600 00
Bank balances, . . . . .	-	Bank balances, . . . . .	15,949 47
		Checks and Bills of other	
Circulation, . . . . .	59,270 00	Banks, . . . . .	6,757 00
Deposits, . . . . .	47,894 58	Specie in vault, . . . . .	6,301 73
	\$210,577 15		\$210,577 15
Immediate liabilities, . . . . .	107,164 58	Liabilities of Directors,	20,940 00
Immediate resources, . . . . .	29,008 20	Rate of last dividend, . . . . .	3 per cent.
		When declared, . . . . .	July 4, 1859.
Overdue or suspended, . . . . .	\$21,474 19	Estimated loss, . . . . .	\$7,000 00
Average amount of circulation redeemed in Boston weekly, for thirty-			
six weeks, from January 1, 1859, . . . . .			\$6,733 00
Average amount of circulation for same period, . . . . .			59,034 00
Average amount of loan for same period, . . . . .			185,517 00
Average amount of specie in vault, . . . . .			6,980 00
Whole number of stockholders, 91, of whom 9 live out of the State,			
and hold . . . . .			16,600 00

## STATE BANK—AUGUSTA.

G. W. Stanley, *President.*Wm. R. Smith, *Cashier.*

Capital, . . . . .	\$100,000 00	Loan, . . . . .	\$192,552 43
Profits on hand, . . . . .	12,258 54	Real Estate, . . . . .	—
Bank balances, . . . . .	670 39	Bank balances, . . . . .	4,543 30
		Checks and Bills of other	
Circulation, . . . . .	76,232 00	Banks, . . . . .	13,170 95
Deposits, . . . . .	32,085 30	Specie in vault, . . . . .	10,979 55
	\$221,246 23		\$221,246 23
Immediate liabilities, . . . . .	108,987 69	Liabilities of Directors,	2,830 00
Immediate resources, . . . . .	28,693 80	Rate of last dividend, . . . . .	4 per cent.
		When declared, . . . . .	July, 1859.
Overdue or suspended, . . . . .	\$13,499 70	Estimated loss, . . . . .	\$3,000 00
Average amount of circulation redeemed in Boston weekly, for thirty-			
six weeks, from January 1, 1859, . . . . .			\$8,156 00
Average amount of circulation for same period, . . . . .			75,359 00
Average amount of loan for same period, . . . . .			165,516 00
Average amount of specie in vault, . . . . .			11,184 00
Whole number of stockholders, 90, of whom 9 live out of the State,			
and hold . . . . .			22,000 00

## BANK OF WINTHROP—WINTHROP.

NOVEMBER 9, 1859.

Capital, . . . . .	\$75,000 00	Loan, . . . . .	\$151,332 80
Profits on hand, . . . . .	9,549 19	Real Estate, . . . . .	—
Bank balances, . . . . .	—	Bank balances, . . . . .	13,094 80
		Checks and Bills of other	
Circulation, . . . . .	69,797 00	Banks, . . . . .	564 00
Deposits, . . . . .	22,305 18	Specie in vault, . . . . .	11,659 77
	\$176,651 37		\$176,651 37
Immediate liabilities, . . . . .	92,102 18	Liabilities of Directors,	3,650 00
Immediate resources, . . . . .	25,318 57	Rate of last dividend, . . . . .	4 per cent.
		When declared, . . . . .	Oct. 1, 1859.
Overdue or suspended, . . . . .	\$7,300 00	Estimated loss, . . . . .	\$2,000 00

Average amount of circulation redeemed in Boston weekly, for thirty-			
six weeks, from January 1, 1859, . . . . .			\$8,200 00
Average amount of circulation for same period, . . . . .			71,660 00
Average amount of loan for same period, . . . . .			150 180 00
Average amount of specie in vault, . . . . .			12,223 00
Whole number of stockholders, 66, of whom none live out of the State.			

## SANDY RIVER BANK—FARMINGTON.

NOVEMBER 14, 1859.

Samuel Belcher, *President.*T. F. Belcher, *Cashier.*

Capital, . . . . .	*\$75,000 00	Loan, . . . . .	\$119,223 69
Profits on hand, . . . . .	1,729 16	Real Estate, . . . . .	1,663 52
Bank balances, . . . . .	-	Balances, . . . . .	23,984 26
		Checks and Bills of other	
Circulation, . . . . .	64,133 00	Banks, . . . . .	1,252 84
Deposits, . . . . .	14,157 95	Specie in vault, . . . . .	8,895 80
	<u>\$155,020 11</u>		<u>\$155,020 11</u>
Immediate liabilities, . . . . .	78,290 95	Liabilities of Directors, . . . . .	10,103 16
Immediate resources, . . . . .	34,132 90	Rate of last dividend, . . . . .	3 per cent.
		When declared, . . . . .	Oct. 14, 1859.
Overdue or suspended, . . . . .	\$19,493 96	Estimated loss, . . . . .	\$6,500 00

Average amount of circulation redeemed in Boston weekly, for thirty-six weeks, from January 1, 1859, . . . . .	\$50,000 00
Average amount of circulation for same period, . . . . .	4,939 00
Average amount of loan for same period, . . . . .	55,987 00
Average amount of specie in vault, . . . . .	11,904 00
Whole number of stockholders, 118, of whom 3 live out of the State, and hold . . . . .	4,500 00

## AGGREGATE OF THE SIXTY-NINE BANKS PRECEDING.

<i>Liabilities.</i>		<i>Resources.</i>	
Capital, . . . . .	\$7,576,790 00	Loan, . . . . .	\$12,623,569 88
Profits on hand, . . . . .	593,068 75	Real Estate, . . . . .	164,079 31
Bank balances, . . . . .	142,842 45	Bank balances, . . . . .	1,283,357 44
		Checks and Bills of other	
Circulation, . . . . .	4,144,002 00	Banks, . . . . .	459,485 30
Deposits, . . . . .	2,756,884 81	Specie in vault, . . . . .	683,096 08
	<u>\$15,213,588 01</u>		<u>\$15,213,588 01</u>
Immediate liabilities, . . . . .	\$7,034,323 00	Liabilities, . . . . .	\$788,649 00
Immediate resources, . . . . .	\$2,414,549 00	Average rate of last dividend, of 67 Banks, . . . . .	3 47-100
Whole No. Stockholders, . . . . .	7,588	No dividend declared by the Mercantile and International, new Banks.	
No. out of the State, . . . . .	822	Estimated loss, . . . . .	\$168,417 00
Amount held by them, . . . . .	\$1,323,940 00		
Overdue or suspended, . . . . .	\$771,540 00		

\* Capital Stock increased \$25,000; paid in Sept. 12, 1859.

RECAPITULATION from the semi-annual returns of the several incorporated Banks in Maine as they existed on the Saturday preceding the first Monday of June, 1859.

Capital Stock paid in, . . . \$7,258,945 00	Gold, Silver, &c., in Banks, \$613,669 43
Bills in circulation, . . . 3,945,656 00	Real Estate, . . . 160,612 21
Net profits on hand, . . . 504,624 32	Bills of Banks in this State, 196,786 88
Balances due other Banks, 153,314 13	Bills of Banks elsewhere, 114,377 28
Cash deposited, &c., not bearing interest, . . . 2,425,457 35	Balances due from other Banks, . . . 869,047 92
Cash deposited bearing int., 88,372 75	Due to Bk's, excepting bal., 12,421,875 83
Total am't due fm the B's, \$14,376,369 55	Total am't resources Bk's, \$14,376,369 55

Dividends, &c., &c.

Amount of semi-annual dividend, . . . . .	\$259,329 00
Amount of reserved profits, . . . . .	373,856 89
Debts due and considered doubtful, . . . . .	80,192 63
Amount of Bills in circulation under five dollars, . . . . .	592,895 00
Amount due from the Directors as principals, . . . . .	380,178 01
Amount due from the Directors as sureties, &c., . . . . .	652,273 17
Amount due from Stockholders as principals, . . . . .	624,769 88
Amount of matured debts unpaid, . . . . .	811,539 47

Average amount of circulation redeemed in Boston weekly, by sixty-seven Banks, for a period of thirty-six weeks, from January 1, 1859, . . . . .	\$468,913 00
Average amount of circulation weekly, for the same period, as appears from the weekly "exhibit" of each bank, . . . . .	3,908,081 00
Same of loan, . . . . .	12,038,198 00
Same of specie in vault, . . . . .	623,596 00

COMPARISON WITH THE AGGREGATES OF 1858, PER REPORT.

	Capital.	Profits.	Bank Balances.	Circulation.	Deposits.	Immediate Liabilities.
1859,	7,576,790	593,068	142,842	4,144,000	2,756,884	7,034,323
1858,	7,308,945	453,452	79,498	3,807,092	2,352,661	6,239,251
Increase,	\$268,845	\$139,616	\$63,344	\$337,308	\$404,223	\$795,072

	Loan.	Real Estate.	Bank Balances.	Ch'ks & Bills other Banks.	Specie in Vault.	Immediate Resources.
1859,	12,623,569	164,079	1,283,357	459,485	683,096	2,414,549
1858,	11,310,954	151,951	1,484,499	414,747	637,494	2,538,742
Increase,	\$1,312,615	\$12,128	-	\$44,738	\$45,602	-
Decrease,	-	-	\$201,142	-	-	\$124,193

	Overdue or Suspended.	Estimated Loss.	Liabilities of Directors as Principals and Sureties.
1859,	771,540	168,417	788,649
1858,	827,355	147,468	827,355
Decrease,	\$55,815	-	\$38,706
Increase,	-	\$20,949	-



# SAVINGS INSTITUTIONS.

## AUGUSTA SAVINGS BANK.

W. A. Brooks, *President.*

Wm. R. Smith, *Secretary and Treasurer.*

NOVEMBER 1, 1859.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors, . . .	\$96,906 70	Cash on hand, . . .	\$3,001 77
Profits on hand, . . .	3,307 60	State of Maine Scrip, . . .	22,000 00
		County Scrip, . . .	8,000 00
		City and town Scrip, . . .	10,300 00
		Bank Stock, Augusta and State, . . .	7,460 00
		Bonds and Mortgages, . . .	30,287 53
		Notes secured by collaterals, . . .	19,165 00
	<u>\$100,214 30</u>		<u>\$100,214 30</u>

Number of depositors, 627. Regular dividends of 4 per cent. made first Wednesdays of February and August. Dividend of surplus profits made February, 1859, of 2 per cent. per annum, amounting to \$4,548 04.

## BIDDEFORD SAVINGS INSTITUTION.

S. S. Fairfield, *Cashier.*

OCTOBER 10, 1859.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors, . . .	\$96,032 31	Loan, . . .	\$64,686 22
Profits and loss, . . .	8,795 96	Railroad and other stocks, . . .	12,025 00
		Bank Stock, . . .	16,200 00
		Cash on hand, . . .	11,917 05
	<u>\$104,828 27</u>		<u>\$104,828 27</u>

Whole number of depositors, 621; of whom 352 are females, and of the remainder, a very considerable number are young lads and young men not of age. There are also, several charitable and other associations, among the depositors.

## BRUNSWICK SAVINGS INSTITUTION.

Robert Bouker, *President.*Ai Brooks, *Secretary and Treasurer.*

INCORPORATED MARCH 20, 1858.

NOVEMBER 7, 1859.

<i>Liabilities.</i>		<i>Resources.</i>	
Depositors, . . . .	\$7,377 76	Loan,* . . . .	\$7,077 00
Profits, . . . .	251 50	Cash, . . . .	552 26
	<u>\$7,629 26</u>		<u>\$7,629 26</u>

\* \$6,277 loaned on mortgage of real estate. \$800 on endorsed note.

## BATH SAVINGS INSTITUTION.

Charles Davenport, *President.*John H. Kimball, *Treasurer.*

NOVEMBER 1, 1859.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors, . . . .	\$53,498 99	Notes fully secured, . . . .	\$16,298 20
Profits, . . . .	304 23	Scrip and Bonds, . . . .	12,273 33
		Bank Stock, . . . .	22,568 00
		Maine Telegraph Co. Stock, . . . .	1,600 00
		Cash, . . . .	1,063 69
	<u>\$53,803 22</u>		<u>\$53,803 22</u>

Semi-annual dividends in August and February. Deposits kept in Lincoln Bank.

## BANGOR SAVINGS BANK.

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

OCTOBER 3, 1859.

<i>Liabilities.</i>		<i>Assets.</i>	
Due depositors, . . . .	\$45,453 38	Note, City of Bangor, . . . .	\$5,000 00
Profits accrued, . . . .	1,228 40	Nine City Bonds, . . . .	8,950 00
		Individual notes secured by	
		mortgages, . . . .	20,029 50
		Endorsed notes, . . . .	4,478 02
		Deposits in Kenduskeag Bank, . . . .	3,500 00
		Deposits in Eastern Bank, . . . .	2,500 00
		Cash on hand, . . . .	2,224 26
	<u>\$46,681 78</u>		<u>\$46,681 78</u>

Number of depositors, 309. Semi-annual dividend, 2½ per cent. Surplus dividend every five years. Deposits in Kenduskeag and Eastern Banks.

## GARDINER SAVINGS INSTITUTION.

R. H. Gardiner, *President*. Daniel Nutting, *Secretary*. Jos. Adams, *Treasurer*.

JULY 20, 1859.

<i>Liabilities.</i>	<i>Assets.</i>
Due depositors, all interest and dividends paid to this date, . . . . \$188,093 28	Notes against cities and towns, \$14,021 00
Profit and loss, . . . . 1 09	Individuals secured by mortgages, . . . . 51,705 00
	Bank and Railroad Stock, depreciation charged off, . . 51,135 00
	City and R. R. Bonds, . . . 56,973 00
	“ interest accrued, . . . 1,629 24
	Cash on hand, . . . . 12,631 13
\$188,094 37	\$188,094 37

Number of depositors, 1,007. New accounts opened for the last year, 185. Accounts closed for the year, 113. Increase of accounts for the year, 72.

## LEWISTON FALLS SAVINGS INSTITUTION.

OCTOBER 8, 1859.

<i>Liabilities.</i>	<i>Resources.</i>
Due depositors, . . . . \$35,442 61	Loan on individual security, \$1,732 88
	On mortgages of real estate, 7,670 40
	On collateral security, . . 11,944 78
	Bank Stock, . . . . 10,900 00
	Cash on hand, . . . . 3,194 55
\$35,442 61	\$35,442 61

Number of depositors, 181. The Lewiston Falls Bank guarantees five per cent. interest to depositors, but makes no extra dividends. The officers of the Bank are the managers of the Savings Institution.

## SOUTH BERWICK SAVINGS INSTITUTION.

Edward Hayman, *Cashier*.

OCTOBER 21, 1859.

<i>Liabilities.</i>	<i>Resources.</i>
Due depositors, . . . . \$80,905 10	Cash, . . . . \$2,135 96
Discount, . . . . 6,691 39	Notes discounted, . . . . 79,010 53
	Bank Stock, . . . . 4,250 00
	Bonds, . . . . 2,000 00
	Expense account, . . . . 200 00
\$87,596 49	\$87,596 49

Number of depositors, 310.

## SACO AND BIDDEFORD SAVINGS INSTITUTION.

Daniel Smith, Jr., *President.* Edward P. Burnham, *Secretary and Treasurer.*

OCTOBER 5, 1859.

<i>Liabilities.</i>		<i>Assets.</i>	
Due depositors, . . .	\$274,968 65	Bank Stock, . . .	\$67,946 13
Profit and loss, . . .	16,746 82	Railroad Stock, . . .	54,643 50
Balance of suspense account, . . .	54 09	Railroad Bonds, . . .	32,713 05
		City Bonds, . . .	40,325 83
		County Bonds, . . .	6,895 00
		State Bonds, . . .	2,568 30
		Cutts' Island Estate, . . .	41,281 00
		Seamman building, . . .	400 00
		East Boston Ferry, . . .	100 00
		Notes receivable, . . .	41,464 16
		Cash, . . .	3,232 59
	<u>\$291,769 56</u>		<u>\$291,769 56</u>

Number of depositors, 1,493.

## RANDALL SAVINGS AND BENEVOLENT INSTITUTION—LEWISTON.

W. L. Badger, *Treasurer.*

JUNE 1, 1859.

<i>Liabilities.</i>		<i>Assets.</i>	
Due depositors, . . .	[\$6,532 59	Bank Stock, . . .	\$4,200 00
Dividends unpaid, . . .	162 80	Loan on note and mortgage, . . .	1,838 09
Surplus fund, . . .	642 53	Cash in Treasury and temporary loan, . . .	1,175 83
		Safe, . . .	124 00
	<u>\$7,337 92</u>		<u>\$7,337 92</u>

Number of depositors, 173.

## HALLOWELL SAVINGS INSTITUTION.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors, . . .	\$9,360 61	Notes of city of Hallowell, . . .	\$3,125 00
Due Treasurer, . . .	4 68	Notes secured by mortgage, . . .	5,374 50
Surplus profits, . . .	142 51	Notes with personal security, . . .	754 50
		Interest, . . .	253 80
	<u>\$9,507 80</u>		<u>\$9,507 80</u>

Number of depositors, 274. Semi-annual dividends made on the first Mondays of February and August, at the rate of 4 per cent. per annum. The profits were divided August 1, 1859, making up the dividends of interest to 6 per cent. per annum, for the five years preceding.

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 AGGREGATE OF THE TEN PRECEDING SAVINGS INSTITUTIONS.
 

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<i>Liabilities.</i>		<i>Assets.</i>
Due depositors, . . .	\$885,211 37	
Profits, . . . . .	38,186 41	
	<hr/>	<hr/>
	\$923,397 78	\$923,397 78

Number of depositors, 4,997.



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