

MAINE STATE LEGISLATURE

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DOCUMENTS

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THE LEGISLATURE

OF THE

STATE OF MAINE.

1861.



AUGUSTA:
STEVENS & SAYWARD, PRINTERS TO THE STATE.
1861.

ANNUAL REPORT

OF THE

BANK COMMISSIONERS

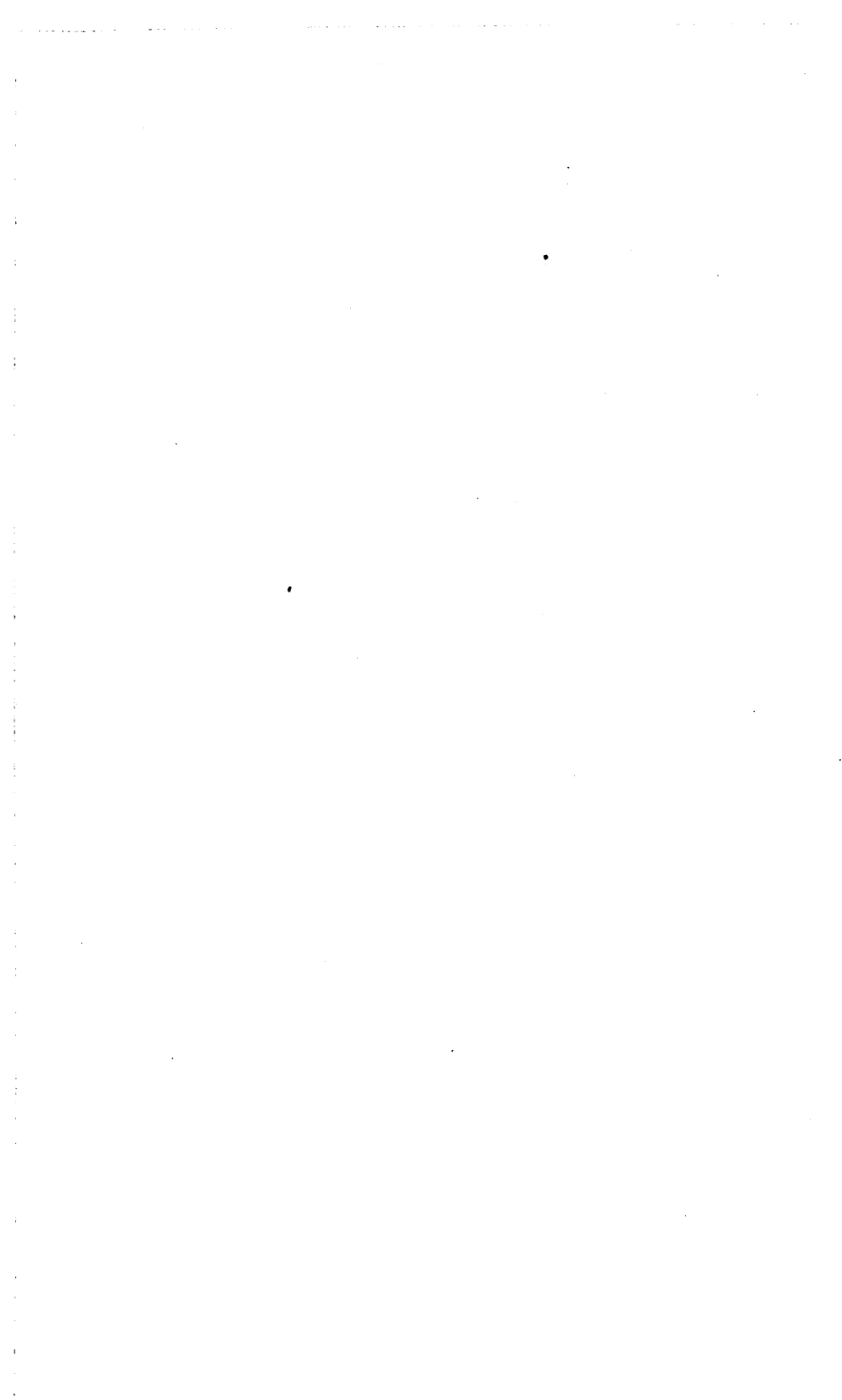
OF THE

STATE OF MAINE.

1860.

Published agreeably to a Resolve approved March 16, 1855.

AUGUSTA:
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REPORT.

To the Governor and Council:

The Bank Commissioners, having examined into the condition of the several Banks and Savings Institutions, have the honor to submit, herewith, their annual

REPORT.

In the latter part of December last, the Commissioners had occasion to make a special examination into the affairs of the Norombega Bank at Bangor, which resulted in placing it in the hands of Receivers. By a special act, passed at the last session of the Legislature, on the twenty-first day of February, "the president, directors and company" of that bank, were restored to the rights given by its charter, so far as to enable its officers to receive its assets from the Receivers, pay its creditors, and close its corporate concerns. Under this act, the Commissioners are informed, payment in full of all its bills, seasonably presented, has been made, and so far as the public is concerned, the affairs of this bank may be considered as closed.

At the same session of the Legislature, the surrender of the charter of the Atlantic Bank at Portland, was accepted; and the Bath Bank, and the Lime Rock Bank at Rockland, were each authorized to reduce their capital, the former, by the sum of twenty-five thousand dollars, and the latter, by the sum of thirty thousand dollars. These reductions have since been made.

The International Bank at Portland, and the Mercantile Bank at Bangor, were authorized to increase their capital; the former, by the sum of two hundred and fifty thousand dollars, of which sum, two hundred and thirty-seven thousand, six hundred and fifty dollars, have been paid in; and the latter, by the sum of twenty-five thousand dollars, all of which has been paid in.

The North Berwick Bank, at North Berwick, was incorporated

with an authorized capital of fifty thousand dollars, and went into operation on the fifteenth day of August last. By the return made to the Commissioners since that time, it appears that there has been paid in on account of the capital of this bank, the sum of thirty-seven thousand, seven hundred and twenty-eight dollars.

These changes leave the aggregate of bank capital, at the present time, seven million, eight hundred and thirty-three thousand, three hundred and seventy-eight dollars; distributed among seventy banks, of which number, twenty have a capital of fifty thousand dollars each, and thirty-seven have a capital of less than one hundred thousand dollars each. The fluctuations in the number of banks, in the amount of capital, in circulation, in the amount of deposits, loan and specie, in the balances due from other banks, the percentage of specie to circulation and of circulation to capital, from the years 1850 to 1860 inclusive, are exhibited in the following synopsis of the bank reports for those years:—

Year.	No. of Banks.	Capital.	Circulation.	Deposits.	Loan.	Specie.	Due from other Banks.	Per cent of specie in circulation.	Per cent. of circulation to capital.
1850,	32	3,248,000	2,645,072	1,260,405	5,713,763	498,360	688,286	18 1-4	81
1851,	39	3,853,650	3,074,057	1,361,129	6,801,021	566,357	563,124	15 1-5	79
1852,	44	4,261,253	4,152,545	1,905,226	8,056,942	836,505	1,107,623	20 1-10	97
1853,	58	5,457,155	5,144,904	2,477,148	10,112,103	1,203,187	1,467,214	23 3-10	94
1854,	71	7,301,252	5,691,815	2,891,226	13,181,908	1,025,208	1,781,065	18	77
1855,	75	7,724,702	5,169,829	2,464,941	12,861,042	768,667	1,799,003	14 9-10	67
1856,	77	8,107,485	4,954,880	2,248,626	13,450,675	660,906	1,191,893	13 1-2	61
1857,	68	7,521,200	3,382,420	1,653,082	11,802,082	749,752	674,061	22 1-5	44
1858,	67	7,308,945	3,807,092	2,352,661	11,310,954	637,494	1,484,500	16 3-4	52
1859,	69	7,576,790	4,144,002	2,756,885	12,623,570	683,096	1,283,096	16 1-2	54
1860,	70	7,833,378	4,769,746	3,226,926	13,576,457	683,841	1,530,626	14 1-3	60

The general condition of the several banks at the time of their examination, and also on the first Saturday of November, appear in the following abstract:

ALFRED BANK—ALFRED.

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

Time of examination, July 12, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$50,000 00	Loan,	\$91,286 33
Profits on hand,	1,602 89	Real Estate,	1,829 19
Bank Balances,	603 50	Bank Balances,	3,199 96
Circulation,	36,940 00	Checks and Bills of other Banks,	-
Deposits,	11,995 33	Specie in vault,	4,826 24
	<hr/>		<hr/>
	\$101,141 72		\$101,141 72
Immediate liabilities,	\$49,538 83	Immediate resources,	\$8,026 20

Annual expenses, \$1,500, including tax paid to the State.

Highest loan at any one time during the year, \$99,575, Jan. 14, 1860.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$50,000 00	Specie in Banking House,	\$5,626 10
Bills in circulation,	46,549 00	Real Estate,	1,840 42
Net profits on hand,	782 05	Bills of other Banks and Checks,	-
Balances due to other Banks,	2,168 00	Balances due from other Banks,	13,262 48
Deposits,	12,913 33	Loan,	91,683 38
	<hr/>		<hr/>
Total due from Bank,	\$112,412 38	Total amount of resources,	\$112,412 38
Immediate liabilities,	\$61,630 33	Immediate resources,	\$18,888 58

Rate and amount of last dividend, $3\frac{1}{2}$ per cent, \$1,750 00

When declared, Oct. 1, 1860.

Amount of reserved profits at the time of declaring the last dividend, 500 00

Amount due from directors as principals, 5,109 00

Amount due from directors as sureties, 1,447 10

Amount due from stockholders as principals, 2,204 85

Amount of matured debts unpaid, 2,360 00

Probable loss on same, 175 00

SANFORD BANK—SANFORD.

Samuel B. Emery, *President.*Salter Emery, *Cashier.*

Time of examination, July 11, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$50,000 00	Loan,	\$54,411 97
Profits on hand,	1,145 58	Real Estate,	1,535 28
Bank Balances,	—	Bank Balances,	6,751 09
Circulation,	10,933 00	Checks and Bills of other Banks,	2,872 75
Deposits, interest paid on \$5,812.50	6,430 20	Specie in vault,	2,937 69
	\$68,508 78		\$63,508 78
Immediate liabilities,	\$17,363 20	Immediate resources,	\$12,561 53

Annual Expenses, \$850.

Condition of same Bank, on the first Saturday of November, 1860,
at 2 o'clock, P. M., as it appears by the return of the Cashier,
under oath, to the Bank Commissioners.

Capital stock,	\$50,000 00	Specie in Banking House,	\$3,001 17
Bills in circulation,	27,293 00	Real Estate,	1,535 28
Net profits on hand,	2,092 87	Bills of other Banks and Checks,	605 38
Balances due from other Banks,	—	Balances due from other Banks,	6,589 17
Deposits,	5,952 87	Loan,	73,607 74
	85,338 74	Total amount of resources,	\$85,338 74
Total due from Bank,		Immediate resources,	\$10,195 72
Immediate liabilities,	\$32,245 81		

Rate and amount of last dividend, None made

Since removal of injunction,

Amount due from directors as principals, \$4,693 00

Amount due from directors as sureties, 6,110 89

Amount due from stockholders as principals, 10,667 84

Amount of matured debts unpaid, 175 00

Probable loss on same, Nothing.

SOUTH BERWICK BANK—SOUTH BERWICK.

Benj. Nason, *President.*Edward Hayman, *Cashier.*

Time of examination, August 14, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$100,000 00	Loan,	\$162,008 67
Profits on hand,	10,015 24	Real Estate,	1,336 62
Bank Balances,	—	Bank Balances,	6,829 61
Circulation,	45,314 00	Checks and Bills of other	
Deposits,	22,426 73	Banks,	2,297 51
		Specie in vault,	5,283 56
	\$177,755 97		\$177,755 97
Immediate liabilities,	\$67,740 73	Immediate resources,	\$14,410 68

Annual expenses, \$2,000.

Highest loan at any one time during the year, \$103,939.45, July 9, 1860.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$100,000 00	Specie in banking house,	\$5,024 78
Bills in circulation,	44,702 00	Real estate,	1,336 62
Net profits on hand,	7,049 04	Bills of other banks and	
Balances due to other		checks,	950 04
Banks,	—	Balances due from other	
Deposits,	15,183 22	banks,	2,736 10
		Loan,	156,886 72
Total due from bank,	\$166,934 26	Total amount of resources,	\$166,934 26
Immediate liabilities,	\$59,885 22	Immediate resources,	\$9,710 00

Rate and amount of last dividend, 4 per cent.,	\$4,000 00
When declared,	Oct. 1, 1860.
Amount of reserved profits at the time of declaring the last dividend,	6,540 01
Amount due from directors as principals,	—
Amount due from directors as sureties,	5,727 04
Amount due from stockholders as principals,	1,750 00
Amount of matured debts unpaid,	11,121 75
Probable loss on same,	—

OCEAN BANK—KENNEBUNK.

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

Time of examination, July 12, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$100,000 00	Loan,	\$164,620 11
Profits on hand,	4,928 97	Real Estate,	683 91
Bank Balances,	-	Bank Balances,	975 01
Circulation,	51,691 00	Checks and Bills of other	
Deposits,	21,434 44	Banks,	4,544 75
		Specie in vault,	7,230 63
	\$178,054 41		\$178,054 41
Immediate liabilities,	\$73,125 44	Immediate resources,	\$12,748 39

Annual expenses, \$2,200.

Highest loan at any one time during the year, \$186,191.08.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$100,000 00	Specie in banking house,	\$6,797 70
Bills in circulation,	57,411 00	Real estate,	683 91
Net profits on hand,	4,326 57	Bills of other banks and	
Balances due to other		checks,	5,117 55
banks,	5,788 53	Balances due from other	
Deposits,	22,506 19	banks,	-
		Loan,	177,433 13
Total due from bank,	\$190,032 29	Total amount of resources,	\$190,032 29
Immediate liabilities,	\$85,705 72	Immediate resources,	\$11,915 25

Rate and amount of last dividend, 3 per cent., \$3,000 00

When declared, Sept. 24, 1860.

Amount of reserved profits at the time of declaring the last dividend, 3,288 81

Amount due from directors as principals, 16,400 00

Amount due from directors as sureties, 6,150 00

Amount due from stockholders as principals, 27,300 00

Amount of matured debts unpaid, 1,625 00

Probable loss on same, 1,000 00

CITY BANK—BIDDEFORD.

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

Time of examination, July 13, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$75,000 00	Loan,	\$117,282 55
Profits on hand,	1,786 76	Real Estate,	2,224 09
Bank Balances,	—	Bank Balances,	11,711 28
Circulation,	52,878 00	Checks and Bills of other	
Deposits,	15,082 23	Banks,	9,655 30
		Specie in vault,	3,873 77
	\$144,746 99		\$144,746 99
Immediate liabilities,	\$67,960 23	Immediate resources,	\$25,240 35

Annual expenses, \$1,750.

Highest loan at any one time during the year, \$135,199.30, Dec. 12, 1859.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$75,000 00	Specie in banking house,	\$4,295 73
Bills in circulation,	48,984 00	Real estate,	2,614 18
Net profits on hand,	735 36	Bills of other banks and checks,	7,379 68
Balances due to other banks,	83 34	Balances due from other banks,	2,124 33
Deposits,	13,526 94	Loan,	121,915 72
Total due from bank,	\$138,329 64	Total amount of resources,	\$138,329 64
Immediate liabilities,	\$63,329 64	Immediate resources,	\$16,413 92

Rate and amount of last dividend, 4 per cent.,	\$3,000 00
When declared,	Oct. 1, 1860.
Amount of reserved profits at the time of declaring the last dividend,	455 74
Amount due from directors as principals,	5,771 78
Amount due from directors as sureties,	17,793 81
Amount due from stockholders as principals,	13,283 40
Amount of matured debts unpaid,	2,124 91
Probable loss on same,	306 69

BIDDEFORD BANK—BIDDEFORD.

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

Time of examination, July 14, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$150,000 00	Loan,	\$265,869 97
Profits on hand,	15,723 22	Real Estate,	-
Bank Balances,	159 60	Bank Balances,	7,231 80
Circulation,	91,738 00	Checks and Bills of other Banks,	6,243 00
Deposits,	32,255 23	Specie in vault,	10,531 28
	\$289,876 05		\$289,876 05
Immediate liabilities,	\$124,152 83	Immediate resources,	\$24,006 08

Annual expenses, \$3,100.

Highest loan at any one time during the year, \$281,192.71, March 3, 1860.

Condition of same Bank, on the first Saturday of November, 1860,
at 2 o'clock, P. M., as it appears by the return of the Cashier,
under oath, to the Bank Commissioners.

Capital stock,	\$150,000 00	Specie in banking house,	\$10,282 61
Bills in circulation,	104,531 00	Real estate,	-
Net profits on hand,	13,475 02	Bills of other banks and checks,	3,747 00
Balances due to other banks,	1,582 72	Balances due from other banks,	10,076 53
Deposits,	26,457 86	Loan,	271,940 46
Total due from bank,	\$296,046 60	Total amount of resources,	\$296,046 60
Immediate liabilities,	\$131,843 58	Immediate resources,	\$24,106 14

Rate and amount of last dividend, 4 per cent., \$6,000 00

When declared, Oct. 1, 1860.

Amount of reserved profits at the time of declaring the last dividend, 11,971 71

Amount due from directors as principals, Nothing.

Amount due from directors as sureties, 4,100 00

Amount due from stockholders as principals, 750 00

Amount of matured debts unpaid, 3,876 00

Probable loss on same, 650 00

MANUFACTURERS' BANK—SACO.

T. Jordan, *President.*T. Scamman, *Cashier.*

Time of examination, July 14, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$100,000 00	Loan,	\$159,395 57
Profits on hand,	6,038 30	Real Estate,	4,260 00
Bank Balances,	133 08	Bank Balances,	18,465 69
Circulation,	58,005 00	Checks and Bills of other	
Deposits,	28,181 64	Banks,	3,374 00
		Specie in vault,	6,862 76
	\$192,358 02		\$192,358 02
Immediate liabilities,	\$86,319 72	Immediate resources,	\$28,702 45

Annual expenses, \$2,500.

Highest loan at any one time during the year, \$169,389.57, March 17, 1860.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital Stock,	\$100,000 00	Specie in banking house,	\$7,134 65
Bills in circulation,	59,562 00	Real estate,	4,260 00
Net profits on hand,	4,413 55	Bills of other banks and	
Balances due to other		checks,	2,951 43
banks,	2,401 08	Balances due from other	
Deposits,	30,307 02	banks,	16,259 47
		Loan,	166,078 10
Total due from bank,	\$196,683 65	Total amount of resources,	\$196,683 65
Immediate liabilities,	\$92,270 10	Immediate resources,	\$26,345 55

Rate and amount of last dividend, 4 per cent.,	\$4,000 00
When declared,	Oct. 1, 1860.
Amount of reserved profits at the time of declaring the last dividend,	3,249 33
Amount due from directors as principals,	2,816 00
Amount due from directors as sureties,	5,914 00
Amount due from stockholders as principals,	4,130 00
Amount of matured debts unpaid,	799 32
Probable loss on same,	198 90

YORK BANK—SACO.

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

Time of examination, July 14, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$100,000 00	Loan,	\$172,533 44
Profits on hand,	12,164 32	Real Estate,	3,560 00
Bank Balances,	-	Bank Balances,	41,891 26
Circulation,	83,641 00	Checks and Bills of other	
Deposits,	37,440 51	Banks,	3,305 15
		Specie in vault,	11,955 98
	\$233,245 83		\$233,245 83
Immediate liabilities,	\$121,081 51	Immediate resources,	\$57,152 39

Annual expenses, \$2,500.

Highest loan at any one time during the year, \$199,749.96, April 7, 1860.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears in the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$100,000 00	Specie in banking house,	\$13,521 51
Bills in circulation,	92,487 00	Real estate,	3,560 00
Net profits on hand,	10,491 09	Bills of other banks and	
Balances due to other		checks,	2,120 45
banks,	-	Balances due from other	
Deposits,	25,073 32	banks,	40,510 79
		Loan,	168,338 66
Total due from bank,	\$228,051 41	Total amount of resources,	\$228,051 41
Immediate liabilities,	\$117,560 32	Immediate resources,	\$56,152 75

Rate and amount of last dividend, 4 per cent., \$4,000 00

When declared, Sept. 29, 1860.

Amount of reserved profits at the time of declaring the last dividend, 9,035 34

Amount due from directors as principals, 4,400 00

Amount due from directors as sureties, 8,463 00

Amount due from stockholders as principals, 17,950 00

Amount of matured debts unpaid, 775 00

Probable loss of same, 250 00

CASCO BANK—PORTLAND.

S. E. Spring, *President.*E. P. Gerrish, *Cashier.*

Time of examination, August 17, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$600,000 00	Loan,	\$1,133,829 35
Profits on hand,	98,976 36	Real Estate,	6,000 00
Bank balances,	1,179 31	Bank balances,	47,334 71
Circulation,	269,469 00	Checks and Bills of other	
Deposits,	306,801 47	Banks,	51,161 88
		Specie in vault,	38,110 20
	\$276,426 14		\$276,426 14
Immediate liabilities,	\$577,449 78	Immediate resources,	\$136,596 79

Annual expenses, \$13,500.

Highest loan at any one time during the year, \$1,182,927.01, Sept. 30, 1859.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$600,000 00	Specie in banking house,	\$36,613 52
Bills in circulation,	350,717 00	Real estate,	6,000 00
Net profits on hand,	86,971 72	Bills of other banks and	
Balances due to other		checks,	72,428 54
banks,	1,505 93	Balances due from other	
Deposits,	324,199 64	banks,	50,177 37
		Loan,	1,198,174 86
Total due from bank,	\$1,363,394 29	Total amount of resources,	\$1,363,394 29
Immediate liabilities,	\$676,422 57	Immediate resources,	\$159,219 43

Rate and amount of last dividend, 4 per cent., \$24,000 00

When declared, Oct. 5, 1860.

Amount of reserved profits at the time of declaring the last dividend, 81,133 02

Amount due from directors as principals, 4,700 00

Amount due from directors as sureties, 53,484 13

Amount due from stockholders as principals, 13,648 17

Amount of matured debts unpaid, 9,814 23

Probable loss on same, Nothing.

CANAL BANK—PORTLAND.

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

Time of examination, August 16, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$600,000 00	Loan,	\$1,097,787 80
Profits on hand,	109,479 49	Real Estate,	500 00
Bank Balances,	10,221 03	Bank Balances,	99,909 35
Circulation,	268,043 00	Checks and Bills of other Banks,	37,206 95
Deposits,	294,793 81	Specie in vault,	47,133 14
	\$1,282,537 33		\$1,282,537 33
Immediate liabilities,	\$573,057 84	Immediate resources,	\$184,249 44

Annual expenses, \$13,404.66.

Highest loan at any one time during the year, \$1,200,227.83, January 5, 1860.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$600,000 00	Specie in banking house,	\$50,038 04
Bills in circulation,	305,613 00	Real estate,	500 00
Net profits on hand,	91,381 52	Bills of other banks and checks,	19,180 00
Balances due to other banks,	6,043 27	Balances due from other banks,	102,017 40
Deposits,	307,928 77	Loan,	1,139,231 12
Total due from bank,	\$1,310,966 56	Total amount of resources,	\$1,310,966 56
Immediate liabilities,	\$619,585 04	Immediate resources,	\$171,235 44

Rate and amount of last dividend, 4 per cent.,	\$24,000 00
When declared,	Oct. 1860.
Amount of reserved profits at the time of declaring the last dividend,	85,185 92
Amount due from directors as principals,	-
Amount due from directors as sureties,	20,149 45
Amount due from stockholders as principals,	8,000 00
Amount of matured debts unpaid,	22,504 08
Probable loss on same,	4,061 00

BANK OF CUMBERLAND—PORTLAND.

Wm. Moulton, *President.*Sam'l Small, Jr., *Cashier.*

Time of examination, August 16, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$200,000 00	Loan,	\$311,173 01
Profits on hand,	59,358 52	Real Estate,	12,600 00
Bank Balances,	421 11	Bank Balances,	34,220 08
Circulation,	72,755 00	Checks and Bills of other	
Deposits,	89,764 12	Banks,	49,349 25
		Specie in vault,	14,956 41
	\$422,298 75		\$422,298 75
Immediate liabilities,	\$162,940 23	Immediate resources,	\$98,515 74

Annual expenses, \$4,800.

Highest loan at any one time during the year, \$375,060.21, April 2, 1860.

Condition of same Bank, on the first Saturday of November, 1860,
at 2 o'clock, P. M., as it appears by the return of the Cashier,
under oath, to the Bank Commissioners.

Capital stock,	\$200,000 00	Specie in banking house,	\$17,094 28
Bills in circulation,	89,505 00	Real estate,	12,600 00
Net profits on hand,	55,992 86	Bills of other banks and	
Balances due to other		checks,	9,521 95
banks,	244 15	Balances due from other	
Deposits,	103,867 40	banks,	47,500 68
		Loan,	362,892 50
Total due from bank,	\$449,609 41	Total amount of resources,	\$449,609 41
Immediate liabilities,	\$193,616 55	Immediate resources,	\$74,116 91

Rate and amount of last dividend, 4 per cent.,	\$8,000 00
When declared,	Oct. 1, 1860.
Amount of reserved profits at the time of declaring the last dividend,	53,590 90
Amount due from directors as principals,	2,358 00
Amount due from directors as sureties,	5,878 57
Amount due from stockholders as principals,	3,665 15
Amount of matured debts unpaid,	3,964 42
Probable loss on same,	Nothing.

INTERNATIONAL BANK—PORTLAND.

St. John Smith, *President.*Wm. E. Gould, *Cashier.*

Time of examination, August 16, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$250,000 00	Loan,	\$641,099 74
Profits on hand,	14,026 73	Real Estate,	8,275 17
Bank Balances,	16,830 43	Bank Balances,	43,907 34
Circulation,	113,180 00	Checks and Bills of other	
Deposits,	323,333 95	Banks,	6,106 00
		Specie in vault,	17,982 86
	\$717,371 11		\$717,371 11
Immediate liabilities,	\$453,344 38	Immediate resources,	\$67,995 20

Annual expenses, \$4,500.

Highest loan at any one time during the year, \$633,000, August 16, 1860.

Condition of same Bank, on the first day of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$487,650 00	Specie in banking house,	\$18,616 67
Bills in circulation,	154,463 00	Real estate,	8,275 17
Net profits on hand,	5,610 22	Bills of other banks and	
Balances due to other		checks,	21,599 00
banks,	40,009 81	Balances due from other	
Deposits,	107,985 66	banks,	9,869 70
		Loan,	737,358 15
Total due from bank,	\$795,718 69	Total amount of resources,	\$795,718 69
Immediate liabilities,	\$302,458 47	Immediate resources,	\$50,085 37

Rate and amount of last dividend, 3½ per cent, \$16,729 28

When declared, Sept. 27, 1860.

Amount of reserved profits at the time of declaring the last dividend, 22,539 19

Amount due from directors as principals, 3,000 00

Amount due from directors as sureties, 18,637 00

Amount due from stockholders as principals, 10,565 18

Amount of matured debts unpaid, Nothing.

Probable loss on same, Nothing.

MERCHANTS' BANK—PORTLAND.

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

Time of examination, August 17, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$225,000 00	Loan,	\$436,086 83
Profits on hand,	36,649 80	Real Estate,	19,722 89
Bank Balances,	4,160 75	Bank Balances,	26,696 06
Circulation,	107,196 00	Checks and Bills of other	
Deposits,	143,632 66	Banks,	10,419 59
		Specie in vault,	23,713 84
	\$516,639 21		\$516,639 21
Immediate liabilities,	\$254,989 41	Immediate resources,	\$60,829 49

Annual expenses, \$6,050.

Highest loan at any one time during the year, \$458,911.58, Aug. 7, 1860.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$225,000 00	Specie in Banking House,	\$22,217 65
Bills in circulation,	128,368 00	Real Estate,	31,722 89
Net profits on hand,	31,962 60	Bills of other Banks and	
Balances due to other		Checks,	8,048 10
Banks,	7,214 12	Balances due from other	
Deposits,	166,814 35	Banks,	58,495 18
		Loan,	438,875 25
Total due from Bank,	\$559,359 07	Total amount of resources,	\$559,359 07
Immediate liabilities,	\$302,396 47	Immediate resources,	\$88,760 93

Rate and amount of last dividend, 4 per cent,	\$9,000 00
When declared,	Oct, 1860.
Amount of reserved profits at the time of declaring the last dividend,	25,937 68
Amount due from directors as principals,	Nothing.
Amount due from directors as sureties,	724 99
Amount due from stockholders as principals,	15,564 80
Amount of matured debts unpaid,	22,286 00
Probable loss on same,	5,000 00

MECHANICS' BANK—PORTLAND.

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

Time of examination, August 17, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$100,000 00	Loan,	\$172,731 59
Profits on hand,	3,275 86	Real Estate,	427 40
Bank Balances,	-	Bank Balances,	7,972 18
Circulation,	75,734 00	Checks and Bills of other Banks,	2,364 00
Deposits,	14,330 48	Specie in vault,	9,845 67
	\$193,340 84		\$193,340 84
Immediate liabilities,	\$90,064 98	Immediate resources,	\$20,181 85

Annual expenses, \$2,600.

Highest loan at any one time during the year, \$188,870.43, May 8, 1860.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$100,000 00	Specie in banking house,	\$13,480 94
Bills in circulation,	87,771 00	Real estate,	427 40
Net profits on hand,	783 64	Bills of other banks and checks,	2,019 42
Balances due to other banks,	-	Balances due from other banks,	11,421 12
Deposits,	16,355 59	Loan,	177,561 35
Total due from bank,	\$204,910 23	Total amount of resources,	\$204,910 23
Immediate liabilities,	\$104,126 59	Immediate resources,	\$26,921 48

Rate and amount of last dividend, 4 per cent., \$4,000 00

When declared, Sept. 25, 1860.

Amount of reserved profits at the time of declaring the last dividend, 250 88

Amount due from directors as principals, 10,563 95

Amount due from directors as sureties, 3,935 11

Amount due from stockholders as principals, 2,737 50

Amount of matured debts unpaid, 8,304 96

Probable loss of same, 4,152 43

MANUFACTURERS' & TRADERS' BANK—PORTLAND.

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

Time of examination, August 16, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$250,000 00	Loan,	\$415,415 60
Profits on hand,	12,271 96	Real Estate,	500 00
Bank Balances,	3,235 70	Bank Balances,	55,256 42
Circulation,	92,735 00	Checks and Bills of other Banks,	9,163 00
Deposits,	136,750 56	Specie in vault,	14,658 20
	\$494,993 22		\$494,993 22
Immediate liabilities,	\$232,721 26	Immediate resources,	\$79,077 62

Annual expenses, \$6,300.

Highest loan at any one time during the year, \$473,483.97, Oct. 4, 1859.

Condition of same Bank, on the first Saturday of November, 1860,
at 2 o'clock, P. M., as it appears by the return of the Cashier,
under oath, to the Bank Commissioners.

Capital stock,	\$250,000 00	Specie in banking house,	\$16,109 50
Bills in circulation,	143,719 00	Real estate,	500 00
Net profits on hand,	5,775 49	Bills of other banks and checks,	12,245 00
Balances due to other Banks,	6,558 47	Balances due from other banks,	29,464 36
Deposits,	141,766 74	Loan,	489,500 84
Total due from bank,	\$547,819 70	Total amount of resources,	\$547,819 70
Immediate liabilities,	\$292,049 21	Immediate resources,	\$47,318 86

Rate and amount of last dividend, 4 per cent.,	\$10,000 00
When declared,	Oct. 1, 1860.
Amount of reserved profits at the time of declaring the last dividend,	4,444 50
Amount due from directors as principals,	1,368 15
Amount due from directors as sureties,	4,500 00
Amount due from stockholders as principals,	5,007 59
Amount of matured debts unpaid, (secured by mortgage in this city,)	10,800 00
Probable loss on same,	Nothing.

MAINE BANK—BRUNSWICK.

Sam'l R. Jackson, *President.*Ai Brooks, Jr., *Cashier.*

Time of examination, August 25, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$50,000 00	Loan,	\$99,046 23
Profits on hand,	2,378 76	Real Estate,	-
Bank Balances,	-	Bank Balances,	20,464 93
Circulation,	28,172 00	Checks and Bills of other	
Deposits,	46,887 22	Banks,	3,197 93
		Specie in vault,	4,728 89
	\$127,437 98		\$127,437 98
Immediate liabilities,	\$75,059 22	Immediate resources,	\$28,391 75

Annual expenses, \$1,600.

Highest loan at any one time during the year, \$99,171.32, August 17, 1860.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$50,000 00	Specie in banking house,	\$4,466 51
Bills in circulation,	26,512 00	Real estate,	-
Net profits on hand,	419 90	Bills of other banks and	
Balances due to other		checks,	2,629 16
banks,	-	Balances due from other	
Deposits,	38,052 70	banks,	8,721 99
		Loan,	99,166 94
Total due from bank,	\$114,984 60	Total amount of resources,	\$114,984 60
Immediate liabilities,	\$64,564 70	Immediate resources,	\$15,817 66

Rate and amount of last dividend, 3 per cent.,	\$1,500 00
When declared,	Oct, 1860
Amount of reserved profits at the time of declaring the last dividend,	Nothing
Amount due from directors as principals,	1,000 00
Amount due from directors as sureties,	10,813 67
Amount due from stockholders as principals,	1,500 00
Amount of matured debts unpaid,	9,096 37
Probable loss on same,	Nothing.

PEJEPSCOT BANK—BRUNSWICK.

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

Time of examination, August 24, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$50,000 00	Loan,	\$98,914 44
Profits on hand,	3,531 08	Real Estate,	3,000 00
Bank Balances,	-	Bank Balances,	22,673 47
Circulation,	25,792 00	Checks and Bills of other	
Deposits,	53,393 26	Banks,	2,002 00
		Specie in vault,	6,126 73
	\$132,716 34		\$132,716 34
Immediate liabilities,	\$79,185 26	Immediate resources,	\$30,801 90

Annual expenses, \$1,450.

Highest loan at any one time during the year, \$99,878.03, Jan. 3, 1860.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$50,000 00	Specie in banking house,	\$9,309 07
Bills in circulation,	24,791 00	Real estate,	3,000 00
Net profits on hand,	2,279 95	Bills of other banks and	
Balances due to other		checks,	2,150 00
banks,	-	Balances due from other	
Deposits,	55,468 39	banks,	21,324 30
		Loan,	96,755 97
Total due from bank,	\$132,539 34	Total amount of resources,	\$132,539 34
Immediate liabilities,	\$80,259 39	Immediate resources,	\$32,783 37

Rate and amount of last dividend, 4 per cent., \$2,000 00

When declared, Oct. 1, 1860.

Amount of reserved profits at the time of declaring the last dividend, 1,838 52

Amount due from directors as principals, 4,763 00

Amount due from directors as sureties, 390 00

Amount due from stockholders as principals, 1,550 00

Amount of matured debts unpaid, 600 00

Probable loss on same, -

UNION BANK—BRUNSWICK.

Joseph McKeen, *President.*Bartlett Adams, *Cashier.*

Time of examination, August 25, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$50,000 00	Loan,	\$74,170 93
Profits on hand,	880 42	Real Estate,	5,493 00
Bank Balances,	513 89	Bank Balances,	32,619 04
Circulation,	45,501 00	Checks and Bills of other	
Deposits,	26,047 06	Banks,	1,583 00
		Specie in vault,	9,076 40
	\$122,942 37		\$122,942 37
Immediate liabilities,	\$72,061 95	Immediate resources,	\$43,278 44

Annual expenses, \$1,350.

Highest loan at any one time during the year, \$87,422.17, Oct. 12, 1859.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$50,000 00	Specie in banking house,	\$9,503 82
Bills in circulation,	39,221 00	Real estate,	5,493 00
Net profits on hand,	1,541 09	Bills of other banks and	
Balances due to other		checks,	1,521 00
banks,	-	Balances due from other	
Deposits,	27,416 83	banks,	25,375 91
		Loan,	76,285 19
Total due from bank,	\$118,178 92	Total amount of resources,	\$118,178 92
Immediate liabilities,	\$66,637 83	Immediate resources,	\$36,371 82

Rate and amount of last dividend, 3 per cent., \$1,500 00

When declared, July 2, 1860.

Amount of reserved profits at the time of declaring the last dividend, 254 61

Amount due from directors as principals, 5,650 00

Amount due from directors as sureties, 818 44

Amount due from stockholders as principals, 1,153 77

Amount of matured debts unpaid, 5,300 13

Probable loss on same, Nothing.

BATH BANK—BATH.

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

Time of examination, August 24, 1860.

LIABILITIES.		RESOURCES.	
Capital, red. May 4, \$25,000	\$75,000 00	Loan,	\$109,916 09
Profits on hand,	2,743 77	Real Estate,	2,907 42
Bank balances,	-	Bank balances,	12,827 35
Circulation,	27,489 00	Checks and Bills of other	
Deposits,	27,843 38	Banks,	2,952 00
		Specie in vault,	4,473 29
	\$133,076 15		\$133,076 15
Immediate liabilities,	\$55,332 38	Immediate resources,	\$20,252 54

Annual expenses, \$1,750.

Highest loan at any one time during the year, \$138,000, Dec., 1859.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$75,000 00	Specie in banking house,	\$4,785 94
Bills in circulation,	38,900 00	Real estate,	2,907 42
Net profits on hand,	1,459 58	Bills of other banks and checks,	4,214 00
Balances due to other banks,	-	Balances due from other banks,	6,801 27
Deposits,	27,370 19	Loan,	124,021 14
Total due from bank,	\$142,729 77	Total amount of resources,	\$142,729 77
Immediate liabilities,	\$66,270 19	Immediate resources,	\$15,801 21

Rate and amount of last dividend, 3 per cent.,	\$2,250 00
When declared,	Sept. 28, 1860.
Amount of reserved profits at the time of declaring the last dividend,	376 08
Amount due from directors as principals,	6,885 00
Amount due from directors as sureties,	14,794 00
Amount due from stockholders as principals,	2,450 00
Amount of matured debts unpaid,	2,979 36
Probable loss on same,	2,000 00

CITY BANK—BATH.

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

Time of examination, August 24, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$150,000 00	Loan,	\$203,058 00
Profits on hand,	1,970 06	Real Estate,	-
Bank Balances,	3,297 73	Mutilated bills of this bank ready to burn,	18,600 00
Circulation,	62,988 00	Bank Balances,	25,496 00
Deposits,	50,949 55	Checks and Bills of other Banks,	12,701 00
		Specie in vault,	9,350 34
	\$269,205 34		\$269,205 34
Immediate liabilities,	\$117,235 28	Immediate resources,	\$47,547 34

Annual expenses, \$3,325.

Highest loan at any one time during the year, \$215,649.28, March 6, 1860.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$150,000 00	Specie in banking house,	\$9,208 77
Bills in circulation,	76,384 00	Real estate,	-
Net profits on hand,	431 13	Bills of other banks and checks,	13,010 00
Balances due to other banks,	5,140 64	Balances due from other banks,	36,613 77
Deposits,	46,407 48	Loan,	219,530 71
		Total amount of resources,	\$278,363 25
Total due from bank,	\$278,363 25	Immediate resources,	\$58,832 54
Immediate liabilities,	\$127,932 12		

Rate and amount of last dividend, 3 per cent, \$4,500 00

When declared, Sept. 29, 1860.

Amount of reserved profits at the time of declaring the last dividend, 788 48

Amount due from directors as principals, 12,992 14

Amount due from directors as sureties, 12,775 00

Amount due from stockholders as principals, 34,875 00

Amount of matured debts unpaid, (secured with collaterals,) 31,162 85

Probable loss on same, 15,000 00

LINCOLN BANK—BATH.

James S. Patten, *President.*John Shaw, *Cashier.*

Time of examination, August 25, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$200,000 00	Loan,	\$208,923 88
Profits on hand,	5,520 18	Real Estate,	-
Bank Balances,	-	Bank Balances,	119,348 45
Circulation,	53,387 00	Checks and Bills of other	
Deposits,	99,867 10	Banks,	14,471 00
		Specie in vault,	16,030 95
	\$358,774 28		\$358,774 28
Immediate liabilities,	\$153,254 10	Immediate resources, .	\$149,850 40

Annual expenses, \$3,900.

Highest loan at any one time during the year, \$231,000, April, 1860.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$200,000 00	Specie in banking house,	\$14,964 45
Bills in circulation,	65,994 00	Real estate,	-
Net profits on hand,	2,216 38	Bills of other banks and	
Balances due to other		checks,	7,407 00
banks,	2,227 44	Balances due from other	
Deposits,	87,920 92	banks,	88,005 78
		Loan,	247,981 91
Total due from bank,	\$358,358 74	Total amount of resources,	\$358,358 74
Immediate liabilities,	\$156,142 36	Immediate resources,	\$110,376 83

Rate and amount of last dividend, 3 per cent.,	\$6,000 00
When declared,	Oct. 1, 1860.
Amount of reserved profits at the time of declaring the last dividend,	791 35
Amount due from directors as principals,	2,600 00
Amount due from directors as sureties,	2,462 00
Amount due from stockholders as principals,	49,855 00
Amount of matured debts unpaid,	28,680 74
Probable loss on same,	12,550 00

LONG REACH BANK—BATH.

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

Time of examination, August 24, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$100,000 00	Loan,	\$127,506 95
Profits on hand,	2,618 30	Real Estate,	450 00
Bank Balances,	1,788 55	Bank Balances,	2,465 30
Circulation,	21,413 00	Checks and Bills of other	
Deposits,	13,872 76	Banks,	3,356 00
		Specie in vault,	5,914 45
	\$139,692 70		\$139,692 70
Immediate liabilities, . .	\$37,074 31	Immediate resources, . . .	\$10,735 75

Annual expenses, \$2,600.

Highest loan at any one time during the year, \$131,604.15, Jan. 4, 1860.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$100,000 00	Specie in Banking House,	\$5,752 94
Bills in circulation,	28,348 00	Real Estate,	450 00
Net profits on hand,	1,153 46	Bills of other Banks and	
Balances due from other		Checks,	645 00
Banks,	1,322 42	Balances due from other	
Deposits,	17,017 57	Banks,	5,598 92
		Loan,	135,394 53
Total due from Bank,	147,841 39	Total amount of resources,	\$147,841 39
Immediate liabilities,	\$46,687 93	Immediate resources,	\$11,996 86

Rate and amount of last dividend, 2½ per cent.,	\$2,500 00
When declared,	Oct., 1860.
Amount of reserved profits at the time of declaring the last dividend,	515 36
Amount due from directors as principals,	15,896 00
Amount due from directors as sureties,	10,846 56
Amount due from stockholders as principals,	26,362 17
Amount of matured debts unpaid,	2,760 54
Probable loss on same,	600 00

SAGADAHOC BANK—BATH.

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

Time of examination, August 25, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$100,000 00	Loan,	\$90,546 19
Profits on hand,	11,536 98	Real Estate,	5,000 00
Bank Balances,	422 44	Bank Balances,	85,008 95
Circulation,	33,267 00	Checks and Bills of other	
Deposits,	42,030 16	Banks,	1,401 00
		Specie in vault,	5,300 44
	\$187,256 58		\$187,256 58
Immediate liabilities,	\$75,719 44	Immediate resources,	\$91,710 39

Annual expenses, \$2,500.

Highest loan at any one time during the year, \$138,356.86.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital Stock,	\$100,000 00	Specie in banking house,	\$5,051 55
Bills in circulation,	27,332 00	Real estate,	5,000 00
Net profits on hand,	9,699 57	Bills of other banks and	
Balances due to other		checks,	3,895 43
banks,	2,335 08	Balances due from other	
Deposits,	42,919 06	banks,	71,231 73
		Loan,	97,107 97
Total due from bank,	\$182,286 25	Total amount of resources,	\$182,286 25
Immediate liabilities,	\$72,586 68	Immediate resources,	\$80,178 28

Rate and amount of last dividend, 3 per cent.,	\$3,000 00
When declared,	Oct. 1, 1860.
Amount of reserved profits at the time of declaring the last dividend,	9,462 29
Amount due from directors as principals,	4,740 00
Amount due from directors as sureties,	2,566 00
Amount due from stockholders as principals,	9,511 15
Amount of matured debts unpaid,	5,128 48
Probable loss on same,	619 37

VILLAGE BANK—BOWDOINHAM.

Nath'l Purinton, *President.*R. Butterfield, *Cashier.*

Time of examination, August 21, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$50,000 00	Loan,	\$81,870 45
Profits on hand,	3,679 31	Real Estate,	-
Bank Balances,	-	Bank Balances,	17,123 27
Circulation,	27,690 00	Checks and Bills of other Banks,	1,479 18
Deposits,	22,974 78	Specie in vault,	3,871 19
	<u>\$104,344 09</u>		<u>\$104,344 09</u>
Immediate liabilities,	\$50,664 78	Immediate resources,	\$22,473 64

Annual expenses, \$1,250.

Highest loan at any one time during the year, \$84,593.21, Dec. 6, 1859.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$50,000 00	Specie in banking house,	\$4,223 42
Bills in circulation,	30,368 00	Real estate,	-
Net profits on hand,	3,427 67	Bills of other banks and checks,	1,641 00
Balances due to other banks,	-	Balances due from other banks,	20,795 52
Deposits,	19,028 87	Loan,	76,158 60
	<u>\$102,818 54</u>	Total amount of resources,	<u>\$102,818 54</u>
Total due from bank,	\$102,818 54	Immediate resources,	\$26,659 94
Immediate liabilities,	\$49,390 87		

Rate and amount of last dividend, 3 per cent.,	\$1,500 00
When declared,	Sept. 26, 1860.
Amount of reserved profits at the time of declaring the last dividend,	2,269 57
Amount due from directors as principals,	3,630 30
Amount due from directors as sureties,	367 00
Amount due from stockholders as principals,	3,870 87
Amount of matured debts unpaid,	8,810 87
Probable loss on same,	Uncertain.

RICHMOND BANK—RICHMOND.

J. C. Boynton, *President*,F. R. Theobald, *Cashier*.

Time of examination, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$75,000 00	Loan,	\$89,835 88
Profits on hand,	3,308 54	Real Estate,	1,962 32
Bank Balances,	-	Bank Balances,	22,952 99
Circulation,	35,965 00	Checks and Bills of other	
Deposits,	9,291 22	Banks,	1,119 00
		Specie in vault,	7,694 57
	\$123,564 76		\$123,564 76
Immediate liabilities, . .	\$45,256 22	Immediate resources, . .	\$31,766 56

Annual expenses, \$1,433.

Highest loan at any one time during the year, \$113,945.06, November 12, 1859.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$75,000 00	Specie in banking house,	\$6,873 14
Bills in circulation,	45,623 00	Real estate,	1,962 32
Net profits on hand,	2,464 27	Bills of other banks and checks,	512 00
Balances due to other banks,	-	Balances due from other banks,	23,936 97
Deposits,	18,304 19	Loan,	108,107 03
Total due from bank, . .	\$141,391 46	Total amount of resources, . .	\$141,391 46
Immediate liabilities, . .	\$63,927 19	Immediate resources, . .	\$31,322 11

Rate and amount of last dividend, 3 per cent.,	\$2,250 00
When declared,	Oct. 1.
Amount of reserved profits at the time of declaring the last dividend,	1,100 54
Amount due from directors as principals,	5,550 00
Amount due from directors as sureties,	8,044 00
Amount due from stockholders as principals,	8,870 00
Amount of matured debts unpaid,	3,921 00
Probable loss on same,	3 00

COBBOSSSECONTEE BANK—GARDINER.

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

Time of examination, August 23, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$100,000 00	Loan,	\$148,404 70
Profits on hand,	6,833 93	Real Estate,	-
Bank Balances,	717 48	Bank Balances,	22,722 12
Circulation,	44,745 00	Checks and Bills of other Banks,	6,161 00
Deposits,	30,148 49	Specie in vault,	5,157 08
	\$182,444 90		\$182,444 90
Immediate liabilities,	\$75,610 97	Immediate resources,	\$34,040 20

Annual expenses, \$2,300.

Highest loan at any one time during the year, \$180,007.55, Oct. 23, 1859.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$100,000 00	Specie in banking house,	\$5,368 64
Bills in circulation,	48,896 00	Real estate,	-
Net profits on hand,	8,563 25	Bills of other banks and checks,	4,720 00
Balances due to other banks,	520 09	Balances due from other banks,	14,459 62
Deposits,	39,086 64	Loan,	172,517 72
Total due from bank,	\$197,065 98	Total amount of resources,	\$197,065 98
Immediate liabilities,	\$88,502 73	Immediate resources,	\$24,547 06

Rate and amount of last dividend, 3½ per cent.,	\$3,500 00
When declared,	July 2, 1860.
Amount of reserved profits at the time of declaring the last dividend,	5,282 49
Amount due from directors as principals,	4,200 00
Amount due from directors as sureties,	14,566 40
Amount due from stockholders as principals,	4,100 00
Amount of matured debts unpaid,	4,390 09
Probable loss on same,	1,500 00

GARDINER BANK—GARDINER.

Joseph Bradstreet, *President.* Jas. F. Patterson, *Cashier.*

Time of examination, August 27, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$50,000 00	Loan,	\$77,472 97
Profits on hand,	2,747 24	Real Estate,	2,000 00
Bank Balances,	1,377 29	Bank Balances,	19,361 13
Circulation,	30,233 00	Checks and Bills of other	
Deposits,	18,992 20	Banks,	1,671 20
		Specie in vault,	2,844 43
	\$103,349 73		\$103,349 73
Immediate liabilities,	\$50,602 49	Immediate resources,	\$23,876 76

Annual expenses, \$1,700.

Highest loan at any one time during the year, 101,046.00, April 7, 1860.

Condition of same Bank, on the first Saturday of November, 1860 at 2 o'clock, P.M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$50,000 00	Specie in banking house,	\$3,507 27
Bills in circulation,	22,788 00	Real estate,	2,000 00
Net profits on hand,	1,363 70	Bills of other banks and	
Balances due to other		checks,	2,734 05
banks,	1,545 29	Balances due from other	
Deposits,	21,462 55	banks,	3,853 81
		Loan,	85,064 41
Total due from bank,	\$97,159 54	Total amount of resources,	\$97,159 54
Immediate liabilities,	\$45,795 84	Immediate resources,	\$10,095 13

Rate and amount of last dividend, 3½ per cent.,	\$1,750 00
When declared,	Aug. 27, 1860.
Amount of reserved profits at the time of declaring the last dividend,	646 29
Amount due from directors as principals,	306 15
Amount due from directors as sureties,	4,335 05
Amount due from stockholders as principals,	5,694 54
Amount of matured debts unpaid,	3,041 00
Probable loss on same,	-

OAKLAND BANK—GARDINER.

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

Time of examination, August 25, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$50,000 00	Loan,	\$101,258 38
Profits on hand,	1,123 41	Real Estate,	—
Bank Balances,	—	Bank Balances,	3,430 91
Circulation,	38,047 00	Checks and Bills of other	
Deposits,	22,733 27	Banks,	2,723 87
		Specie in vault,	4,490 52
	\$111,903 68		\$111,903 68
Immediate liabilities,	\$60,780 27	Immediate resources,	\$10,645 30

Annual expenses, \$1,430.

Highest loan at any one time during the year, \$105,321.44, June 25, 1860.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$50,000 00	Specie in banking house,	\$5,443 44
Bills in circulation,	40,663 00	Real estate,	—
Net profits on hand,	1,691 65	Bills of other banks and	
Balances due to other		checks,	1,086 53
banks,	—	Balances due from other	
Deposits,	20,020 86	banks,	5,494 06
		Loan,	100,351 48
Total due from bank,	\$112,375 51	Total amount of resources,	\$112,375 51
Immediate liabilities,	\$60,683 86	Immediate resources,	\$12,024 03

Rate and amount of last dividend, 5 per cent.,	\$2,500 00
When declared,	July 2, 1860.
Amount of reserved profits at the time of declaring the last dividend,	211 09
Amount due from directors as principals,	5,243 84
Amount due from directors as sureties,	12,839 17
Amount due from stockholders as principals,	3,300 67
Amount of matured debts unpaid,	2,261 10
Probable loss on same,	661 10

AMERICAN BANK—HALLOWELL.

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

Time of examination, August 20, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$75,000 00	Loan,	\$129,861 17
Profits on hand,	1,671 98	Real Estate,	3,768 74
Bank Balances,	557 65	Bank Balances,	13,111 30
Circulation,	57,190 00	Checks and Bills of other	
Deposits,	20,497 27	Banks,	3,404 00
		Specie in vault,	4,771 69
	<hr/>		<hr/>
	\$154,916 90		\$154,916 90
Immediate liabilities,	\$78,244 92	Immediate resources,	\$21,286 99

Annual expenses, \$1,950.

Highest loan at any one time during the year, \$150,262.08, Oct. 17, 1859.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$75,000 00	Specie in Banking House,	\$6,116 43
Bills in circulation,	55,262 00	Real Estate,	3,768 74
Net profits on hand,	2,218 86	Bills of other Banks and	
Balances due to other		Checks,	2,487 00
Banks,	357 90	Balances due from other	
Deposits,	19,094 05	Banks,	4,324 70
		Loan,	135,235 94
	<hr/>		<hr/>
Total due from Bank,	\$151,932 81	Total amount of resources,	\$151,932 81
Immediate liabilities,	\$74,714 95	Immediate resources,	\$12,928 13

Rate and amount of last dividend, 3 per cent, \$2,250 00

When declared, July, 1860.

Amount of reserved profits at the time of declaring the last dividend, 1,083 00

Amount due from directors as principals, 5,916 00

Amount due from directors as sureties, -

Amount due from stockholders as principals, -

Amount of matured debts unpaid, 14,454 36

Probable loss on same, 2,500 00

NORTHERN BANK—HALLOWELL.

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

Time of examination, August 20, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$100,000 00	Loan,	\$140,252 04
Profits on hand,	3,222 36	Real Estate,	700 00
Bank Balances,	—	Bank Balances,	12,866 62
Circulation,	34,782 00	Checks and Bills of other	
Deposits,	22,961 18	Banks,	1,667 00
		Specie in vault,	5,479 88
	\$160,965 54		\$160,965 54
Immediate liabilities,	\$57,743 18	Immediate resources,	\$20,013 42

Annual expenses, \$2,500.

Highest loan at any one time during the year, \$144,786.91, Sept. 5, 1859.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$100,000 00	Specie in banking house,	\$5,455 20
Bills in circulation,	35,934 00	Real estate,	700 00
Net profits on hand,	1,484 09	Bills of other banks and	
Balances due to other		checks,	1,025 00
banks,	311 25	Balances due from other	
Deposits,	16,464 59	banks,	6,425 18
		Loan,	140,588 55
Total due from bank,	\$154,193 93	Total amount of resources,	\$154,193 93
Immediate liabilities,	\$52,709 84	Immediate resources,	\$13,493 38

Rate and amount of last dividend, 2 per cent,	\$2,000 00
When declared,	Sept. 3, 1860.
Amount of reserved profits at the time of declaring the last dividend,	1,699 45
Amount due from directors as principals,	—
Amount due from directors as sureties,	17,784 47
Amount due from stockholders as principals,	—
Amount of matured debts unpaid, (secured with collaterals,)	15,621 00
Probable loss on same,	7,000 00

AUGUSTA BANK—AUGUSTA.

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

Time of examination, August 3, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$88,000 00	Loan,	\$166,689 14
Profits on hand,	7,811 96	Real Estate,	5,647 09
Bank Balances,	27 86	Bank Balances,	9,259 96
Circulation,	67,413 00	Checks and Bills of other	
Deposits,	31,124 37	Banks,	2,666 00
		Specie in vault,	10,115 00
	\$194,377 19		\$194,377 19
Immediate liabilities,	\$98,665 23	Immediate resources,	\$22,040 96

Annual expenses, \$2,580.

Highest loan at any one time during the year, \$174,066.42, Oct. 1, 1859.

Condition of same Bank, on the first Saturday of November, 1860,
 • at 2 o'clock, P. M., as it appears by the return of the Cashier,
 under oath, to the Bank Commissioners.

Capital stock,	\$88,000 00	Specie in banking house,	\$9,859 18
Bills in circulation,	61,849 00	Real estate,	5,647 09
Net profits on hand,	4,901 34	Bills of other banks and	
Balances due to other		checks,	7,133 00
Banks,	5,004 72	Balances due from other	
Deposits,	37,621 62	banks,	2,611 48
		Loan,	172,125 93
Total due from bank,	\$197,376 68	Total amount of resources,	\$197,376 68
Immediate liabilities,	\$104,475 34	Immediate resources,	\$19,603 66

Rate and amount of last dividend, 3 per cent.,	\$2,640 00
When declared,	Oct. 1, 1860.
Amount of reserved profits at the time of declaring the last dividend,	4,759 21
Amount due from directors as principals,	Nothing.
Amount due from directors as sureties,	Nothing.
Amount due from stockholders as principals,	Nothing.
Amount of matured debts unpaid,	18,272 15
Probable loss on same,	6,000 00

FREEMANS BANK—AUGUSTA.

W. F. Hallett, *President.*Daniel Pike, *Cashier.*

Time of examination, July 30, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$100,000 00	Loan,	\$168,872 30
Profits on hand,	1,644 95	Real Estate,	575 00
Bank Balances,	775 73	Bank Balances,	19,530 99
Circulation,	65,841 00	Checks and Bills of other	
Deposits,	35,870 64	Banks,	9,439 00
		Specie in vault,	5,715 03
	<hr/>		<hr/>
	\$204,132 32		\$204,132 32
Immediate liabilities,	<hr/>	Immediate resources,	<hr/>
	\$102,487 37		\$34,685 02

Annual expenses, \$2,310.

Highest loan at any one time during the year, \$194,901.79, Aug. 24, 1859.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$100,000 00	Specie in banking house,	\$6,408 81
Bills in circulation,	59,748 00	Real estate,	519 78
Net profits on hand,	2,770 15	Bills of other banks and	
Balances due to other		checks,	5,568 00
banks,	1,552 71	Balances due from other	
Deposits,	32,048 84	banks,	4,752 57
		Loan,	178,870 54
	<hr/>		<hr/>
Total due from bank,	\$196,119 70	Total amount of resources,	\$196,119 70
Immediate liabilities,	<hr/>	Immediate resources,	<hr/>
	\$96,119 70		\$16,729 38

Rate and amount of last dividend, 3 per cent., \$3,000 00

When declared, July 2, 1860.

Amount of reserved profits at the time of declaring the last dividend, 1,158 95

Amount due from directors as principals, 14,000 00

Amount due from directors as sureties, 4,860 70

Amount due from stockholders as principals, 850 00

Amount of matured debts unpaid, 22,199 19

Probable loss on same, 8,000 00

GRANITE BANK—AUGUSTA.

W. A. Brooks, *President.*Wm. T. Johnson, *Cashier.*

Time of examination, July 31, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$75,000 00	Loan,	\$110,703 21
Profits on hand,	1,381 33	Real Estate,	2,200 00
Bank Balances,	—	Bank Balances,	8,629 86
Circulation,	36,907 00	Checks and Bills of other	
Deposits,	17,608 77	Banks,	2,982 00
		Specie in vault,	6,422 03
	<u>\$130,937 10</u>		<u>\$130,937 10</u>
Immediate liabilities,	\$54,555 77	Immediate resources,	\$18,033 89

Annual expenses, \$2,100.

Highest loan at any one time during the year, \$120,141.59.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital Stock,	\$75,000 00	Specie in banking house,	\$5,013 52
Bills in circulation,	38,946 00	Real estate,	2,200 00
Net profits on hand,	2,562 93	Bills of other banks and	
Balances due to other		checks,	3,316 00
banks,	—	Balances due from other	
Deposits,	10,875 29	banks,	2,913 12
		Loan,	113,941 58
Total due from bank,	<u>\$127,384 22</u>	Total amount of resources,	<u>\$127,384 22</u>
Immediate liabilities,	\$49,821 29	Immediate resources,	\$11,242 64

Rate and amount of last dividend, 3 per cent., \$2,250 00

When declared, June 28, 1860.

Amount of reserved profits at the time of declaring the last dividend, 1,013 00

Amount due from directors as principals, 1,700 00

Amount due from directors as sureties, 750 00

Amount due from stockholders as principals, 750 00

Amount of matured debts unpaid, —

Probable loss on same, 2,357 74

STATE BANK—AUGUSTA.

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

Time of examination, July 30, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$100,000 00	Loan,	\$197,546 67
Profits on hand,	11,382 56	Real Estate,	-
Bank Balances,	1,097 98	Bank Balances,	26,479 08
Circulation,	84,816 00	Checks and Bills of other Banks,	15,414 73
Deposits,	53,996 51	Specie in vault,	11,852 55
	\$251,293 05		\$251,293 05
Immediate liabilities,	\$139,910 49	Immediate resources,	\$53,746 38

Annual expenses, \$2,500.

Highest loan at any one time during the year, \$200,189.57, April 30, 1860.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$100,000 00	Specie in banking house,	\$11,541 13
Bills in circulation,	83,410 00	Real estate,	-
Net profits on hand,	13,439 39	Bills of other banks and checks,	10,085 99
Balances due to other banks,	437 65	Balances due from other banks,	28,686 52
Deposits,	52,040 25	Loan,	199,013 65
Total due from bank,	\$249,327 29	Total amount of resources,	\$249,327 29
Immediate liabilities,	\$135,857 90	Immediate resources,	\$50,313 61

Rate and amount of last dividend, 4 per cent.,	\$4,000 00
When declared,	July 1, 1860.
Amount of reserved profits at the time of declaring the last dividend,	10,760 76
Amount due from directors as principals,	1,500 00
Amount due from directors as sureties,	341 30
Amount due from stockholders as principals,	7,111 95
Amount of matured debts unpaid,	13,348 04
Probable loss on same,	6,000 00

BANK OF WINTHROP—WINTHROP.

Charles M. Bailey, *President.*David Stanley, *Cashier.*

Time of examination, August 27, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$75,000 00	Loan,	\$156,610 13
Profits on hand,	11,365 52	Real Estate,	-
Bank balances,	-	Bank balances,	5,120 39
Circulation,	76,368 00	Checks and Bills of other	
Deposits,	13,330 37	Banks,	3,137 00
		Specie in vault,	11,106 37
	\$176,063 89		\$176,063 89
Immediate liabilities,	\$89,698 37	Immediate resources,	\$19,453 76

Annual expenses, \$2,225.

Highest loan at any one time during the year, \$162,347.12, March 12, 1859.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$75,000 00	Specie in banking house,	\$11,863 77
Bills in circulation,	71,667 00	Real estate,	-
Net profits on hand,	8,661 08	Bills of other banks and	
Balances due to other		checks,	1,550 00
banks,	-	Balances due from other	
Deposits,	10,154 53	banks,	7,996 58
		Loan,	144,072 26
Total due from bank,	\$165,482 61	Total amount of resources,	\$165,482 61
Immediate liabilities,	\$81,821 53	Immediate resources,	\$21,410 35

Rate and amount of last dividend, 4 per cent.,	\$3,000 00
When declared,	Oct. 1, 1860.
Amount of reserved profits at the time of declaring the last dividend	8,404 29
Amount due from directors as principals,	500 00
Amount due from directors as sureties,	1,300 00
Amount due from stockholders as principals,	2,150 00
Amount of matured debts unpaid,	5,837 87
Probable loss on same,	Nothing.

PEOPLE'S BANK—WATERVILLE.

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

Time of examination, September 14, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$75,000 00	Loan,	\$125,374 52
Profits on hand,	4,922 61	Real Estate,	1,600 00
Bank Balances,	-	Bank Balances,	27,688 80
Circulation,	87,000 00	Checks and Bills of other	
Deposits,	8,352 78	Banks,	4,058 84
		Specie in vault,	16,553 23
	\$175,275 39		\$175,275 39
Immediate liabilities,	\$95,352 78	Immediate resources,	\$48,309 87

Annual expenses, \$1,750.

Highest loan at any one time during the year, \$148,000.00, Oct. 1, 1859.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$75,000 00	Specie in banking house,	\$19,668 93
Bills in circulation,	93,280 00	Real estate,	1,600 00
Net profits on hand,	779 09	Bills of other banks and	
Balances due to other		checks,	7,668 00
banks,	-	Balances due from other	
Deposits,	13,704 76	banks,	14,812 24
		Loan,	139,014 68
Total due from bank,	\$182,763 85	Total amount of resources,	\$182,763 85
Immediate liabilities,	\$106,984 76	Immediate resources,	\$42,155 17

Rate and amount of last dividend, 3 per cent.,	\$2,250 00
When declared,	Oct. 1, 1860.
Amount of reserved profits at the time of declaring the last dividend,	189 00
Amount due from directors as principals,	4,500 00
Amount due from directors as sureties,	5,500 00
Amount due from stockholders as principals,	8,575 00
Amount of matured debts unpaid,	26,985 00
Probable loss of same,	Uncertain.

TICONIC BANK—WATERVILLE.

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

Time of examination, September 24, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$100,000 00	Loan,	\$136,189 56
Profits on hand,	3,612 15	Real Estate,	2,035 90
Bank Balances,	—	Bank Balances,	17,350 71
Circulation,	50,093 00	Checks and Bills of other Banks,	3,183 96
Deposits,	10,352 87	Specie in vault,	5,297 89
	\$164,058 02		\$164,058 02
Immediate liabilities,	\$60,445 87	Immediate resources,	\$25,832 56

Annual expenses, \$2,017.

Highest loan at any one time during the year, 150,867.30, Oct. 29, 1859.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$100,000 00	Specie in banking house,	\$6,268 07
Bills in circulation,	57,394 00	Real estate,	2,427 90
Net profits on hand,	1,224 37	Bills of other banks and checks,	7,673 41
Balances due to other banks,	—	Balances due from other banks,	17,088 20
Deposits,	13,046 52	Loan,	138,207 31
Total due from bank,	\$171,664 89	Total amount of resources,	\$171,664 89
Immediate liabilities,	\$70,440 52	Immediate resources,	\$31,029 68

Rate and amount of last dividend, $3\frac{1}{2}$ per cent., \$3,125 00

When declared, Oct. 1, 1860.

Amount of reserved profits at the time of declaring the last dividend, 352 56

Amount due from directors as principals, 2,900 00

Amount due from directors as sureties, 23,145 08

Amount due from stockholders as principals, 3,107 00

Amount of matured debts unpaid, 16,617 25

Probable loss on same, 1,000 00

WATERVILLE BANK—WATERVILLE.

Dennis L. Milliken, *President.* Augustine Perkins, *Cashier.*

Time of examination, Sept. 7, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$100,000 00	Loan,	\$151,025 48
Profits on hand,	1,865 85	Real Estate,	1,500 00
Bank Balances,	769 29	Bank Balances,	11,872 99
Circulation,	59,504 00	Checks and Bills of other	
Deposits,	10,204 85	Banks,	2,225 00
		Specie in vault,	5,720 52
	\$172,343 99		\$172,343 99
Immediate liabilities, . .	\$70,478 14	Immediate resources, . .	\$29,818 51

Annual expenses, \$2,000.

Highest loan at any one time during the year, \$166,009.65.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$100,000 00	Specie in Banking House,	\$5,482 47
Bills in circulation,	46,957 00	Real Estate,	1,500 00
Net profits on hand,	1,805 67	Bills of other Banks and	
Balances due to other		Checks,	2,440 00
Banks,	4,821 26	Balances due from other	
Deposits,	11,086 98	Banks,	3,000 00
		Loan,	152,248 44
Total due from Bank, . .	\$164,670 91	Total amount of resources, . .	164,670 91
Immediate liabilities, . .	\$62,865 24	Immediate resources, . .	\$10,922 47

Rate and amount of last dividend, 3 per cent., \$3,000 00

When declared, July 2, 1860.

Amount of reserved profits at the time of declaring the last dividend, 1,834 43

Amount due from directors as principals, 420 00

Amount due from directors as sureties, 6,958 00

Amount due from stockholders as principals, 4,400 00

Amount of matured debts unpaid, 21,350 00

Probable loss on same, 2,000 00

BANK OF SOMERSET—SKOWHEGAN.

Wm. Rowell, *President*.R. Kidder, *Cashier*.

Time of examination, August 3, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$50,000 00	Loan,	\$98,258 18
Profits on hand,	2,502 76	Real Estate,	2,000 00
Bank Balances,	-	Bank Balances,	7,954 02
Circulation,	62,228 00	Checks and Bills of other	
Deposits,	7,422 18	Banks,	1,500 00
		Specie in vault,	12,440 74
	\$122,152 94		\$122,152 94
Immediate liabilities,	\$69,650 18	Immediate resources, .	\$21,894 76

Annual expenses, \$1,400.

Highest loan at any one time during the year, \$99,999.88, Oct. 8, 1859.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$50,000 00	Specie in banking house,	\$12,791 95
Bills in circulation,	64,186 00	Real estate,	2,300 00
Net profits on hand,	1,269 33	Bills of other banks and	
Balances due to other		checks,	-
banks,	406 64	Balances due from other	
Deposits,	13,304 55	banks,	16,196 52
		Loan,	97,879 05
Total due from bank,	\$129,167 52	Total amount of resources,	\$129,167 52
Immediate liabilities,	\$77,898 19	Immediate resources,	\$28,988 47

Rate and amount of last dividend, 3½ per cent.,	\$1,750 00
When declared,	Oct. 1, 1860.
Amount of reserved profits at the time of declaring the last dividend,	698 32
Amount due from directors as principals,	950 00
Amount due from directors as sureties,	1,732 13
Amount due from stockholders as principals,	Nothing.
Amount of matured debts unpaid,	7,969 46
Probable loss on same,	-

SKOWHEGAN BANK—SKOWHEGAN.

Abner Coburn, *President*.Wm. Philbrick, *Cashier*.

Time of examination, August 3, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$75,000 00	Loan,	\$139,204 96
Profits on hand,	3,066 12	Real Estate,	2,439 17
Bank Balances,	4,743 50	Bank Balances,	-
Circulation,	61,071 00	Checks and Bills of other	
Deposits,	11,493 08	Banks,	4,197 00
		Specie in vault,	9,532 57
	\$155,373 70		\$155,373 70
Immediate liabilities,	\$77,307 58	Immediate resources,	\$13,729 57

Annual expenses, \$1,600.

Highest loan at any one time during the year, \$151,820.23, Dec. 17, 1859.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$75,000 00	Specie in banking house,	\$16,089 96
Bills in circulation,	80,953 00	Real estate,	2,439 17
Net profits on hand,	1,049 44	Bills of other banks and	
Balances due to other		checks,	2,200 00
banks,	-	Balances due from other	
Deposits,	13,538 23	banks,	546 32
		Loan,	149,265 22
Total due from bank,	\$170,540 67	Total amount of resources,	\$170,540 67
Immediate liabilities,	\$94,491 23	Immediate resources,	\$18,836 28

Rate and amount of last dividend, 3 per cent.,	\$2,250 00
When declared,	Oct. 1, 1860.
Amount of reserved profits at the time of declaring the last dividend,	265 16
Amount due from directors as principals,	2,300 00
Amount due from directors as sureties,	32,737 00
Amount due from stockholders as principals,	292 00
Amount of matured debts unpaid,	17,154 00
Probable loss on same,	3,000 00

AUBURN BANK—AUBURN.

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

Time of examination, July 14, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$75,000 00	Loan,	\$130,844 83
Profits on hand,	3,959 23	Real Estate,	560 28
Bank Balances,	-	Bank Balances,	15,772 22
Circulation,	*68,623 00	Checks and Bills of other	
Deposits,	12,687 22	Banks,	7,298 16
		Specie in vault,	5,793 96
	\$160,269 45		\$160,269 45
Immediate liabilities,	\$81,310 22	Immediate resources,	\$28,864 34

Annual expenses, \$2,050.

Highest loan at any one time during the year, \$142,654.03 April 23, 1860.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$75,000 00	Specie in banking house, and special deposit in	
Bills in circulation,	†80,744 00	Suffolk,	\$10,114 15
Net profits on hand,	3,303 94	Real estate,	560 28
Balances due to other banks,	-	Bills of other banks and checks,	7,830 39
Deposits,	13,321 92	Balances due from other banks,	5,216 70
		Loan,	148,648 34
Total due from bank,	\$172,369 86	Total amount of resources,	\$172,369 86
Immediate liabilities,	\$94,065 92	Immediate resources,	\$23,161 24

Rate and amount of last dividend, 4 per cent.,	\$3,000 00
When declared,	Oct. 1, 1860.
Amount of reserved profits at the time of declaring the last dividend,	2,919 30
Amount due from directors as principals,	3,300 00
Amount due from directors as sureties,	584 97
Amount due from stockholders as principals,	-
Amount of matured debts unpaid,	14,021 03
Probable loss on same,	900 00

* Less, five days redemption in Boston.

† Less, five days redemption in Boston, and the bills received by the Lewiston Falls Bank.

LEWISTON FALLS BANK—LEWISTON.

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

Time of examination, July 14, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$200,000 00	Loan,	\$305,781 02
Profits on hand,	11,823 63	Real Estate,	12,511 83
Bank Balances,	—	Bank Balances,	41,005 48
Circulation,	133,145 00	Checks and Bills of other Banks,	6,721 29
Deposits,	33,575 88	Specie in vault,	12,524 89
	<hr/>		<hr/>
	\$378,544 51		\$378,544 51
Immediate liabilities,	\$166,720 88	Immediate resources,	\$60,231 66

Annual expenses, \$3,500.

Highest loan at any one time during the year, \$320,314.72, June 16, 1860.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$200,000 00	Specie in banking house,	\$18,327 67
Bills in circulation,	*160,419 00	Real estate,	9,821 72
Net profits on hand,	2,871 10	Bills of other banks and checks,	4,154 72
Balances due to other banks,	—	Balances due from other banks,	22,979 25
Deposits,	28,053 63	Loan,	336,060 37
	<hr/>		<hr/>
Total due from bank,	\$391,343 73	Total amount of resources,	\$391,343 73
Immediate liabilities,	\$188,472 63	Immediate resources,	\$45,461 64

Rate and amount of last dividend, 3 per cent.,	\$6,000 00
When declared,	Oct. 1, 1860.
Amount of reserved profits at the time of declaring the last dividend,	2,083 55
Amount due from directors as principals,	23,593 41
Amount due from directors as sureties,	1,484 63
Amount due from stockholders as principals,	10,698 62
Amount of matured debts unpaid,	20,974 46
Probable loss on same,	13,000 00

* Less, \$13,800 redeemed in Boston, and returned Nov. 5.

NEWCASTLE BANK—NEWCASTLE.

President. *D. W. Chapman, Cashier.*

Time of examination, July 28, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$50,000 00	Loan,	\$66,702 80
Profits on hand,	1,136 71	Real Estate,	1,250 00
Bank Balances,	—	Bank Balances,	16,895 10
Circulation,	23,012 00	Checks and Bills of other	
Deposits,	13,576 21	Banks,	160 00
		Specie in vault,	2,717 02
	\$87,724 92		\$87,724 92
Immediate liabilities,	\$36,588 21	Immediate resources,	\$19,772 12

Annual expenses, \$1,350.

Highest loan at any one time during the year, \$75,470.55, January 14, 1860.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$50,000 00	Specie in banking house,	\$2,694 34
Bills in circulation,	27,958 00	Real estate,	1,250 00
Net profits on hand,	442 92	Bills of other banks and	
Balances due to other		checks,	421 00
banks,	—	Balances due from other	
Deposits,	13,008 14	banks,	15,509 03
		Loan,	71,534 69
Total due from bank,	\$91,409 06	Total amount of resources,	\$91,409 06
Immediate liabilities,	\$40,966 14	Immediate resources,	\$18,624 37

Rate and amount of last dividend, 3 per cent., \$1,500 00

When declared, Nov. 2, 1860.

Amount of reserved profits at the time of declaring the last dividend, 442 92

Amount due from directors as principals, no return.

Amount due from directors as sureties, no return.

Amount due from stockholders as principals, no return.

Amount of matured debts unpaid, no return.

Probable loss on same, no return.

MARINE BANK—DAMARISCOTTA.

*President.**E. Flye, Cashier.*

Time of examination, July 28, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$50,000 00	Loan,	\$70,129 07
Profits on hand,	680 08	Real Estate,	-
Bank Balances,	-	Bank Balances,	16,602 65
Circulation,	28,838 00	Checks and Bills of other	
Deposits,	14,465 93	Banks,	4,544 95
		Specie in vault,	2,707 34
	\$93,984 01		\$93,984 01
Immediate liabilities,	\$43,303 93	Immediate resources,	\$23,854 94

Annual expenses, \$1,350.

Highest loan at any one time during the year, \$79,043.89, March 24, 1860.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners. (No return made.)

Capital stock,		Specie in banking house,	
Bills in circulation,		Real estate,	
Net profits on hand,		Bills of other banks and	
Balances due to other		checks,	
banks,		Balances due from other	
Deposits,		banks,	
		Loan,	
Total due from bank,		Total amount of resources,	
Immediate liabilities,		Immediate resources,	

Rate and amount of last dividend,	-
When declared,	-
Amount of reserved profits at the time of declaring the last dividend,	-
Amount due from directors as principals,	-
Amount due from directors as sureties,	-
Amount due from stockholders as principals,	-
Amount of matured debts unpaid,	-
Probable loss on same,	-

MEDOMAK BANK—WALDOBOROUGH.

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

Time of examination, July 28, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$50,000 00	Loan,	\$72,381 72
Profits on hand,	3,044 82	Real Estate,	1,000 00
Bank Balances,	-	Bank Balances,	27,314 32
Circulation,	29,361 00	Checks and Bills of other Banks,	6,767 93
Deposits,	30,661 12	Specie in vault,	5,602 97
	\$113,066 94		\$113,066 94
Immediate liabilities,	\$60,022 12	Immediate resources,	\$39,685 22

Annual expenses, \$1,500.

Highest loan at any one time during the year, \$81,016.18, March 10, 1860.

Condition of same Bank, on the first Saturday of November, 1860,
at 2 o'clock, P. M., as it appears by the return of the Cashier,
under oath, to the Bank Commissioners.

Capital stock,	\$50,000 00	Specie in banking house,	\$5,958 85
Bills in circulation,	33,046 00	Real estate,	1,000 00
Net profits on hand,	2,417 26	Bills of other banks and checks,	5,124 22
Balances due to other banks,	-	Balances due from other banks,	29,215 03
Deposits,	24,417 66	Loan,	78,582 82
Total due from bank,	\$119,880 92	Total amount of resources,	\$119,880 92
Immediate liabilities,	\$67,463 66	Immediate resources,	\$40,298 10

Rate and amount of last dividend, 3 per cent.,	\$1,500 00
When declared,	Sept. 4, 1860.
Amount of reserved profits at the time of declaring the last dividend,	2,614 43
Amount due from directors as principals,	4,332 16
Amount due from directors as sureties,	4,089 88
Amount due from stockholders as principals,	100 00
Amount of matured debts unpaid,	7,081 00
Probable loss on same,	162 00

WALDOBOROUGH BANK—WALDOBOROUGH.

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

Time of examination, July 27, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$50,000 00	Loan,	\$77,951 87
Profits on hand,	1,420 61	Real Estate,	1,380 13
Bank Balances,	-	Bank Balances,	19,661 31
Circulation,	42,721 00	Checks and Bills of other	
Deposits,	13,641 65	Banks,	2,001 40
		Specie in vault,	6,788 55
	\$107,783 26		\$107,783 26
Immediate liabilities,	\$56,362 65	Immediate resources,	\$28,451 26

Annual expenses, \$1,400.

Highest loan at any one time during the year, \$82,724.44, Feb. 11, 1860.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$50,000 00	Specie in banking house,	\$5,643 91
Bills in circulation,	38,507 00	Real estate,	1,380 13
Net profits on hand,	2,960 57	Bills of other banks and	
Balances due to other		checks,	3,500 67
banks,	-	Balances due from other	
Deposits,	11,693 65	banks,	4,925 57
		Loan,	87,710 94
Total due from bank,	\$103,161 22	Total amount of resources,	\$103,161 22
Immediate liabilities,	\$50,200 65	Immediate resources,	\$14,070 15

Rate and amount of last dividend, 3 per cent.,	\$1,500 00
When declared,	July 2, 1860.
Amount of reserved profits at the time of declaring the last dividend,	1,246 69
Amount due from directors as principals,	-
Amount due from directors as sureties,	6,575 42
Amount due from stockholders as principals,	1,200 00
Amount of matured debts unpaid,	6,579 81
Probable loss on same,	-

GEORGES BANK—THOMASTON.

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

Time of examination, July 27, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$50,000 00	Loan,	\$64,257 87
Profits on hand,	1,246 74	Real Estate,	9,070 32
Bank Balances,	-	Bank Balances,	42,414 75
Circulation,	28,857 00	Checks and Bills of other	
Deposits,	49,498 03	Banks,	3,918 00
		Specie in vault,	9,934 83
	\$129,595 77		\$129,595 77
Immediate liabilities,	\$78,349 03	Immediate resources,	\$56,267 58

Annual expenses, \$1,400.

Highest loan at any one time during the year, \$73,036.13, Aug. 20, 1859.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$50,000 00	Specie in banking house,	\$8,278 65
Bills in circulation,	45,788 00	Real estate,	9,070 32
Net profits on hand,	800 44	Bills of other banks and	
Balances due to other		checks,	284 00
banks,	1,202 86	Balances due from other	
Deposits,	45,274 52	banks,	58,694 13
		Loan,	66,738 72
Total due from bank,	\$143,065 82	Total amount of resources,	\$143,065 82
Immediate liabilities,	\$92,265 38	Immediate resources,	\$68,057 22

Rate and amount of last dividend, $3\frac{1}{2}$ per cent., \$1,750 00

When declared, Oct. 8, 1860.

Amount of reserved profits at the time of declaring the last dividend, 455 36

Amount due from directors as principals, Nothing.

Amount due from directors as sureties, 10,200 00

Amount due from stockholders as principals, 2,200 00

Amount of matured debts unpaid, 10,135 65

Probable loss on same, Nothing.

THOMASTON BANK—THOMASTON.

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

Time of examination, July 27, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$50,000 00	Loan,	\$81,087 19
Profits on hand,	1,671 56	Real Estate,	3,075 00
Bank Balances,	678 15	Bank Balances,	111,669 27
Circulation,	37,256 00	Checks and Bills of other Banks,	520 00
Deposits,	130,317 69	Specie in vault,	23,751 94
	<hr/>		<hr/>
	\$219,923 40		\$219,923 40
Immediate liabilities,	\$168,241 84	Immediate resources,	\$135,761 21

Annual expenses, \$1,400.

Highest loan at any one time during the year, \$87,899.66, May 5, 1860.

Condition of same Bank, on the first Saturday of November, 1860,
at 2 o'clock, P. M., as it appears by the return of the Cashier,
under oath, to the Bank Commissioners.

Capital stock,	\$50,000 00	Specie in banking house,	\$21,337 38
Bills in circulation,	30,653 00	Real estate,	3,675 00
Net profits on hand,	1,227 20	Bills of other banks and checks,	2,502 43
Balances due to other banks,	—	Balances due from other banks,	98,346 64
Deposits,	128,153 19	Loan,	84,771 94
	<hr/>		<hr/>
Total due from bank,	\$210,033 39	Total amount of resources,	\$210,033 39
Immediate liabilities,	\$158,806 19	Immediate resources,	\$122,186 45

Rate and amount of last dividend, 4 per cent.,	\$2,000 00
When declared,	Oct. 2, 1860.
Amount of reserved profits at the time of declaring the last dividend,	404 83
Amount due from directors as principals,	650 60
Amount due from directors as sureties,	11,300 00
Amount due from stockholders as principals,	100 00
Amount of matured debts unpaid,	150 00
Probable loss on same,	Nothing.

LIME ROCK BANK—ROCKLAND.

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

Time of examination, July 26, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$70,000 00	Loan,	\$120,286 83
Profits on hand,	3,301 61	Real Estate,	4,400 00
Bank Balances,	1,337 11	Bank Balances,	26,831 37
Circulation,	59,682 00	Checks and Bills of other	
Deposits,	32,493 35	Banks,	5,046 17
		Specie in vault,	10,249 70
	\$166,814 07		\$166,814 07
Immediate liabilities,	\$93,512 46	Immediate resources,	\$42,127 24

Annual expenses, \$2,200.

Highest loan at any one time during the year, \$160,000, on capital of \$100,000.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$70,000 00	Specie in Banking House,	\$11,387 25
Bills in circulation,	64,358 00	Real Estate,	4,400 00
Net profits on hand,	535 38	Bills of other Banks and	
Balances due to other		Checks,	5,047 72
Banks,	1,589 85	Balances due from other	
Deposits,	29,582 46	Banks,	25,466 41
		Loan,	119,764 31
Total due from Bank,	\$166,065 69	Total amount of resources,	\$166,065 69
Immediate liabilities,	\$95,530 31	Immediate resources,	\$41,901 38

Rate and amount of last dividend, 2 9-10 per cent., \$2,000 00

When declared, Oct. 12, 1860.

Amount of reserved profits at the time of declaring the last dividend, 304 35

Amount due from directors as principals, 3,139 76

Amount due from directors as sureties, 3,300 00

Amount due from stockholders as principals, 13,839 15

Amount of matured debts unpaid, 4,562 31

Probable loss on same, Nothing.

ROCKLAND BANK—ROCKLAND.

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

Time of examination, July 26, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$150,000 00	Loan,	\$227,882 41
Profits on hand,	3,231 56	Real Estate,	4,900 00
Bank Balances,	71 94	Bank Balances,	28,272 61
Circulation,	88,415 00	Checks and Bills of other	
Deposits,	34,690 65	Banks,	2,606 00
		Specie in vault,	12,748 13
	\$276,409 15		\$276,409 15
Immediate liabilities, . .	\$123,177 59	Immediate resources, . .	\$43,626 74

Annual expenses, \$3,500.

Highest loan at any one time during the year, \$240,045.83, Dec. 31, 1859.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$150,000 00	Specie in banking house,	\$10,519 56
Bills in circulation,	98,352 00	Real estate,	4,900 00
Net profits on hand,	3,594 74	Bills of other banks and	
Balances due to other		checks,	5,684 00
banks,	156 54	Balances due from other	
Deposits,	86,945 80	banks,	51,856 79
		Loan,	226,088 73
Total due from bank, . .	\$299,049 08	Total amount of resources, . .	\$299,049 08
Immediate liabilities, . .	\$149,049 08	Immediate resources, . .	\$68,060 35

Rate and amount of last dividend, 3 per cent., \$4,500 00

When declared, Oct. 15, 1860.

Amount of reserved profits at the time of declaring the last dividend, 336 84

Amount due from directors as principals, 23,874 00

Amount due from directors as sureties, 26,345 00

Amount due from stockholders as principals, 25,681 00

Amount of matured debts unpaid, 10,450 00

Probable loss on same, -

NORTH BANK—ROCKLAND.

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

Time of examination, July 27, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$50,000 00	Loan,	\$70,302 09
Profits on hand,	1,152 01	Real Estate,	6,015 02
Bank Balances,	—	Bank Balances,	19,689 27
Circulation,	37,530 00	Checks and Bills of other	
Deposits,	17,051 63	Banks,	1,459 00
		Specie in vault,	8,268 16
	\$105,733 64		\$105,733 64
Immediate liabilities,	\$54,581 63	Immediate resources, . .	\$39,416 43

Annual expenses, \$1,400.

Highest loan at any one time during the year, \$79,189.42, April 23, 1860.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$50,000 00	Specie in banking house,	\$9,368 96
Bills in circulation, . .	43,450 00	Real estate,	6,015 12
Net profits on hand, . .	185 23	Bills of other banks and	
Balances due to other		checks,	1,247 00
banks,	—	Balances due from other	
Deposits,	18,080 65	banks,	21,535 67
		Loan,	73,549 13
Total due from bank, . .	\$111,715 88	Total amount of resources,	\$111,715 88
Immediate liabilities, . .	\$61,530 65	Immediate resources, . .	\$37,151 63

Rate and amount of last dividend, 3 per cent.,	\$1,500 00
When declared,	Oct. 10, 1860.
Amount of reserved profits at the time of declaring the last dividend,	44 57
Amount due from directors as principals,	2,700 00
Amount due from directors as sureties,	2,160 00
Amount due from stockholders as principals,	10,295 00
Amount of matured debts unpaid,	5,950 00
Probable loss on same,	Nothing.

BELFAST BANK—BELFAST.

Thos. Marshall, *President.*A. H. Bradbury, *Cashier.*

Time of examination, July 25, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$100,000 00	Loan,	\$122,923 44
Profits on hand,	4,543 90	Real Estate,	-
Bank Balances,	70	Bank Balances,	79,532 52
Circulation,	66,771 00	Checks and Bills of other	
Deposits,	44,956 43	Banks,	5,817 00
		Specie in vault,	7,699 07
	\$216,272 03		\$216,272 03
Immediate liabilities,	\$111,728 13	Immediate resources,	\$93,348 59

Annual expenses, \$1,900.

Highest loan at any one time during the year, \$161,981.17, March 17, 1860.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$100,000 00	Specie in banking house,	\$3,683 14
Bills in circulation,	73,388 00	Real estate,	289 00
Net profits on hand,	3,711 48	Bills of other banks and	
Balances due to other		checks,	2,295 00
banks,	70	Balances due from other	
Deposits,	45,758 20	banks,	75,702 57
		Loan,	137,987 67
Total due from bank,	\$224,858 38	Total amount of resources,	\$224,858 38
Immediate liabilities,	\$121,146 90	Immediate resources,	\$86,690 61

Rate and amount of last dividend, 4 per cent.,	\$4,000 00
When declared,	Oct. 1, 1860.
Amount of reserved profits at the time of declaring the last dividend,	2,822 02
Amount due from directors as principals,	5,500 00
Amount due from directors as sureties,	5,400 00
Amount due from stockholders as principals,	2,820 00
Amount of matured debts unpaid,	6,500 09
Probable loss on same,	1,000 00

BANK OF COMMERCE—BELFAST.

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

Time of examination, July 25, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$75,000 00	Loan,	\$75,583 20
Profits on hand,	1,751 94	Real Estate,	—
Bank Balances,	163 47	Bank Balances,	39,847 81
Circulation,	31,994 00	Checks and Bills of other	
Deposits,	19,302 29	Banks,	6,322 56
		Specie in vault,	6,458 13
	\$128,211 70		\$128,211 70
Immediate liabilities,	\$51,559 76	Immediate resources,	\$52,628 50

Annual expenses, \$1,700.

Highest loan at any one time during the year, \$108,509.00, Dec. 31, 1859.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$75,000 00	Specie in banking house,	\$5,514 63
Bills in circulation,	44,311 00	Real estate,	—
Net profits on hand,	1,307 60	Bills of other banks and	
Balances due to other		checks,	1,987 50
banks,	300 48	Balances due from other	
Deposits,	21,646 73	banks,	12,958 22
		Loan,	122,105 46
Total due from bank,	\$142,565 81	Total amount of resources,	\$142,565 81
Immediate liabilities,	\$66,258 21	Immediate resources,	\$20,460 35

Rate and amount of last dividend, 3 per cent.,	\$2,250 00
When declared,	Oct. 4, 1860.
Amount of reserved profits at the time of declaring the last dividend,	1,041 89
Amount due from directors as principals,	—
Amount due from directors as sureties,	1,500 00
Amount due from stockholders as principals,	10,992 36
Amount of matured debts unpaid,	12,093 16
Probable loss on same,	4,000 00

SEARSPORT BANK—SEARSPORT.

J. Merithew, *President*.Chas. Gordon, *Cashier*.

Time of examination, August 3, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$50,000 00	Loan,	\$96,979 96
Profits on hand,	880 12	Real Estate,	-
Bank Balances,	141 42	Bank Balances,	8,713 45
Circulation,	41,287 00	Checks and Bills of other	
Deposits,	20,759 44	Banks,	715 99
		Specie in vault,	6,658 58
	\$113,067 98		\$113,067 98
Immediate liabilities,	\$62,187 86	Immediate resources,	\$16,088 02

Annual expenses, \$1,417.20.

Highest loan at any one time during the year, \$100,020.97, Sept. 10, 1859.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital Stock,	\$50,000 00	Specie in banking house,	\$7,367 06
Bills in circulation,	46,362 00	Real estate,	-
Net profits on hand,	243 95	Bills of other banks and	
Balances due to other		checks,	1,707 12
banks,	1 50	Balances due from other	
Deposits,	22,231 45	banks,	11,469 58
		Loan,	98,295 14
Total due from bank,	\$118,838 90	Total amount of resources,	\$118,838 90
Immediate liabilities,	\$48,594 95	Immediate resources,	\$20,543 76

Rate and amount of last dividend, 3½ per cent.,	\$1,750 00
When declared,	Oct. 2, 1860.
Amount of reserved profits at the time of declaring the last dividend,	56 01
Amount due from directors as principals,	5,650 00
Amount due from directors as sureties,	7,477 78
Amount due from stockholders as principals,	14,650 00
Amount of matured debts unpaid,	950 00
Probable loss on same,	700 00

BUCKSPORT BANK—BUCKSPORT.

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

Time of examination, July 26, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$75,000 00	Loan,	\$133,795 31
Profits on hand,	7,447 83	Real Estate,	—
Bank Balances,	—	Bank Balances,	27,276 58
Circulation,	72,548 00	Checks and Bills of other	
Deposits,	28,463 93	Banks,	8,324 42
		Specie in vault,	14,063 45
	\$183,459 76		\$183,459 76
Immediate liabilities,	\$101,011 93	Immediate resources,	\$49,674 45

Annual expenses, \$2,000.

Highest loan at any one time during the year, \$148,177.95, Feb. 11, 1860.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$75,000 00	Specie in banking house,	\$12,457 32
Bills in circulation,	76,943 00	Real estate,	600 00
Net profits on hand,	6,314 82	Bills of other banks and	
Balances due to other		checks,	3,318 00
Banks,	—	Balances due from other	
Deposits,	21,343 46	banks,	14,036 40
		Loan,	149,189 56
Total due from bank,	\$179,601 28	Total amount of resources,	\$179,601 23
Immediate liabilities,	\$98,286 46	Immediate resources,	\$39,811 72

Rate and amount of last dividend, 4 per cent.,	\$3,000 00
When declared,	Oct. 1, 1860.
Amount of reserved profits at the time of declaring the last dividend,	5,607 78
Amount due from directors as principals,	3,575 00
Amount due from directors as sureties,	23,415 73
Amount due from stockholders as principals,	11,403 77
Amount of matured debts unpaid,	2,612 64
Probable loss on same,	818 51

BANK OF THE STATE OF MAINE—BANGOR.

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

Time of examination, Sept. 6, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$150,000 00	Loan,	\$294,203 61
Profits on hand,	8,599 94	Real Estate,	—
Bank Balances,	5,698 87	Bank Balances,	3,913 62
Circulation,	73,541 00	Checks and Bills of other	
Deposits,	82,424 48	Banks,	14,396 68
		Specie in vault,	7,750 38
	\$320,264 29		\$320,264 29
Immediate liabilities,	\$161,664 35	Immediate resources,	\$26,060 68

Annual expenses, \$3,500.

Highest loan at any one time during the year, \$313,635, July 14, 1860.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$150,000 00	Specie in banking house,	\$8,920 93
Bills in circulation,	58,687 00	Real estate,	—
Net profits on hand,	5,285 82	Bills of other banks and	
Balances due to other		checks,	11,434 33
banks,	—	Balances due from other	
Deposits,	108,126 21	banks,	6,145 97
		Loan,	295,597 80
Total due from bank,	\$322,099 03	Total amount of resources,	\$322,099 03
Immediate liabilities,	\$166,813 21	Immediate resources,	\$26,501 23

Rate and amount of last dividend, 3 per cent.,	\$4,500 00
When declared,	Oct. 1, 1860.
Amount of reserved profits at the time of declaring the last dividend,	3,007 00
Amount due from directors as principals,	13,136 27
Amount due from directors as sureties,	20,994 43
Amount due from stockholders as principals,	32,600 00
Amount of matured debts unpaid, (secured with collaterals,)	1,250 00
Probable loss on same,	500 00

FARMERS' BANK—BANGOR.

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

Time of examination, September 4, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$100,000 00	Loan,	\$167,643 60
Profits on hand,	3,375 32	Real Estate,	5,000 00
Bank Balances,	-	Bank Balances,	14,818 08
Circulation,	65,232 00	Checks and Bills of other	
Deposits,	32,923 18	Banks,	8,871 65
		Specie in vault,	5,197 17
	\$201,530 50		\$201,530 50
Immediate liabilities,	\$98,155 18	Immediate resources,	\$28,886 80

Annual expenses, \$2,800.

Highest loan at any one time during the year, \$167,643.60, Sept. 1, 1860.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$100,000 00	Specie in Banking House,	\$5,842 36
Bills in circulation,	67,148 00	Real Estate,	5,000 00
Net profits on hand,	1,185 68	Bills of other Banks and	
Balances due to other		Checks,	1,336 00
Banks,	-	Balances due from other	
Deposits,	32,862 58	Banks,	4,148 71
		Loan,	184,869 19
Total due from Bank,	\$201,196 26	Total amount of resources,	\$201,196 26
Immediate liabilities,	\$100,010 58	Immediate resources,	\$11,027 07

Rate and amount of last dividend, 4 per cent.,	\$4,000 00
When declared,	Oct. 1, 1860.
Amount of reserved profits at the time of declaring the last dividend,	844 33
Amount due from directors as principals,	14,343 71
Amount due from directors as sureties,	16,929 78
Amount due from stockholders as principals,	2,608 56
Amount of matured debts unpaid,	750 00
Probable loss on same,	750 00

EASTERN BANK—BANGOR.

A. M. Roberts, *President.*W. H. Mills, *Cashier.*

Time of examination, Sept. 5, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$150,000 00	Loan,	\$274,016 19
Profits on hand,	6,363 44	Real Estate,	—
Bank Balances,	560 00	Bank Balances,	27,866 64
Circulation,	*122,383 00	Checks and Bills of other	
Deposits,	43,705 48	Banks,	11,720 82
		Specie in vault,	9,408 27
	\$323,011 92		\$323,011 92
Immediate liabilities,	\$166,648 48	Immediate resources,	\$18,995 73

Annual expenses, \$3,500.

Highest loan at any one time during the year, \$315,546.27, July 12, 1860.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$150,000 00	Specie in banking house,	\$10,470 94
Bills in circulation,	†109,767 00	Real estate,	—
Net profits on hand,	3,022 27	Bills of other banks and checks,	7,851 00
Balances due to other banks,	1,367 00	Balances due from other banks,	18,852 96
Deposits,	61,613 52	Loan,	288,594 89
Total due from bank,	\$325,769 79	Total amount of resources,	\$325,769 79
Immediate liabilities,	\$174,447 52	Immediate resources,	\$37,174 90

Rate and amount of last dividend, 3 per cent.,	\$4,500 00
When declared,	Oct. 1, 1860.
Amount of reserved profits at the time of declaring the last dividend,	983 59
Amount due from directors as principals,	10,500 00
Amount due from directors as sureties,	17,672 56
Amount due from stockholders as principals,	4,750 00
Amount of matured debts unpaid,	—
Probable loss on same,	2,500 00

* Less, four days redemption in Boston, and in banks here.

† Less, two days redemption in Boston.

KENDUSKEAG BANK—BANGOR.

G. W. Pickering, *President.*T. S. Dodd, *Cashier.*

Time of examination, Sept. 5, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$75,000 00	Loan,	\$167,828 88
Profits on hand,	4,004 49	Real Estate,	9,700 00
Bank balances,	1,831 36	Bank balances,	5,104 71
Circulation,	52,900 00	Checks and Bills of other	
Deposits,	77,255 27	Banks,	20,304 30
		Specie in vault,	8,053 23
	\$210,991 12		\$210,991 12
Immediate liabilities,	\$131,986 63	Immediate resources,	\$33,462 24

Annual expenses, \$2,350.

Highest loan at any one time during the year, \$175,074.91, Aug. 11, 1860.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$75,000 00	Specie in banking house,	\$9,178 58
Bills in circulation,	47,600 00	Real estate,	9,700 00
Net profits on hand,	1,912 61	Bills of other banks and	
Balances due to other		checks,	14,762 00
banks,	837 10	Balances due from other	
Deposits,	85,026 01	banks,	20,767 35
		Loan,	155,967 79
Total due from bank,	\$210,375 72	Total amount of resources,	\$210,375 72
Immediate liabilities,	\$133,463 11	Immediate resources,	\$44,707 93

Rate and amount of last dividend, 4 per cent.,	\$3,000 00
When declared,	Oct. 1, 1860.
Amount of reserved profits at the time of declaring the last dividend	2,053 12
Amount due from directors as principals,	7,300 00
Amount due from directors as sureties,	14,861 50
Amount due from stockholders as principals,	—
Amount of matured debts unpaid,	10,566 36
Probable loss on same,	1,900 00

MERCHANTS' BANK—BANGOR.

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

Time of examination, Sept. 5, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$100,000 00	Loan,	\$198,139 02
Profits on hand,	8,043 53	Real Estate,	678 30
Bank Balances,	4 74	Bank Balances,	24,161 07
Circulation,	68,062 00	Checks and Bills of other	
Deposits,	66,321 71	Banks,	14,647 00
		Specie in vault,	4,806 59
	\$242,431 98		\$242,431 98
Immediate liabilities,	\$134,388 45	Immediate resources,	\$43,714 66

Annual expenses, \$2,475.

Highest loan at any one time during the year, \$201,297.73, June 23, 1860.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$100,000 00	Specie in banking house,	\$8,092 53
Bills in circulation,	72,547 00	Real estate,	350 85
Net profits on hand,	6,633 64	Bills of other banks and	
Balances due to other		checks,	14,674 00
banks,	110 49	Balances due from other	
Deposits,	65,108 41	banks,	32,632 76
		Loan,	188,649 40
Total due from bank,	\$244,399 54	Total amount of resources,	\$244,399 54
Immediate liabilities,	\$137,765 90	Immediate resources,	\$55,399 69

Rate and amount of last dividend, 4 per cent.,	\$4,000 00
When declared,	Oct. 1, 1860.
Amount of reserved profits at the time of declaring the last dividend,	5,460 26
Amount due from directors as principals,	1,366 93
Amount due from directors as sureties,	4,627 37
Amount due from stockholders as principals,	900 00
Amount of matured debts unpaid,	12,216 35
Probable loss on same,	5,000 00

MERCANTILE BANK—BANGOR.

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

Time of examination, September 5, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$50,000 00	Loan,	\$116,935 80
Profits on hand,	3,795 02	Real Estate,	—
Bank Balances,	547 29	Bank Balances,	26,451 02
Circulation,	58,658 00	Checks and Bills of other	
Deposits,	59,513 77	Banks,	19,129 12
		Specie in vault,	9,998 24
	\$172,514 18		\$172,514 18
Immediate liabilities,	\$118,719 16	Immediate resources,	\$55,578 38

Annual expenses, \$1,900.

Highest loan at any one time during the year, \$119,426.59, Aug. 25, 1860.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$75,000 00	Specie in banking house,	\$7,611 95
Bills in circulation,	57,788 00	Real estate,	—
Net profits on hand,	2,300 74	Bills of other banks and	
Balances due to other		checks,	22,776 41
banks,	—	Balances due from other	
Deposits,	40,006 59	banks,	12,648 24
		Loan,	132,058 73
Total due from bank,	\$175,095 33	Total amount of resources,	\$175,095 33
Immediate liabilities,	\$97,794 59	Immediate resources,	\$43,036 60

Rate and amount of last dividend, 5 per cent., \$2,500 00

When declared, Sept. 29, 1860.

Amount of reserved profits at the time of declaring the last dividend, 1,740 67

Amount due from directors as principals, 3,950 00

Amount due from directors as sureties, 14,629 42

Amount due from stockholders as principals, 10,748 78

Amount of matured debts unpaid, —

Probable loss on same, —

MARKET BANK—BANGOR.

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

Time of examination, Sept. 15, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$100,000 00	Loan,	\$194,791 94
Profits on hand,	6,734 17	Real Estate,	2,841 55
Bank Balances,	-	Bank Balances,	-
Circulation,	65,123 00	Checks and Bills of other Banks,	16,045 38 5,538 00
Deposits,	53,246 73	Specie in vault,	5,897 03
	\$225,113 90		\$225,113 90
Immediate liabilities,	\$118,369 73	Immediate resources,	\$27,480 41

Annual expenses, \$2,500.

Highest loan at any one time during the year, \$199,281.65, May 12, 1860.

Condition of same Bank, on the first Saturday of November, 1860,
at 2 o'clock, P. M., as it appears by the return of the Cashier,
under oath, to the Bank Commissioners.

Capital stock,	\$100,000 00	Specie in banking house,	\$6,845 75
Bills in circulation,	67,162 00	Real estate,	2,755 81
Net profits on hand,	3,538 37	Bills of other banks and checks,	21,119 71
Balances due to other banks,	4,652 96	Balances due from other banks,	-
Deposits,	50,892 05	Loan,	195,524 11
Total due from bank,	\$226,245 38	Total amount of resources,	\$226,245 38
Immediate liabilities,	\$122,717 01	Immediate resources,	\$27,965 46

Rate and amount of last dividend, 4 per cent.,	\$4,000 00
When declared,	Oct. 1, 1860.
Amount of reserved profits at the time of declaring the last dividend,	2,895 32
Amount due from directors as principals,	1,547 14
Amount due from directors as sureties,	6,497 90
Amount due from stockholders as principals,	10,158 63
Amount of matured debts unpaid,	12,273 33
Probable loss on same,	100 00

TRADERS' BANK—BANGOR.

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

Time of examination, September 6, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$100,000 00	Loan,	\$158,485 22
Profits on hand,	6,942 89	Real Estate,	6,263 27
Bank Balances,	-	Bank Balances,	20,643 72
Circulation,	37,245 00	Checks and Bills of other	
Deposits,	52,333 10	Banks,	5,595 88
		Specie in vault,	5,532 90
	\$196,520 99		\$196,520 99
Immediate liabilities, . .	\$89,578 10	Immediate resources, . .	\$31,772 57

Annual expenses, \$2,700.

Highest loan at any one time during the year, \$196,21.02, Oct. 15, 1859.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$100,000 00	Specie in Banking House,	\$6,048 32
Bills in circulation, . .	41,310 00	Real Estate,	6,263 27
Net profits on hand, . .	7,652 94	Bills of other Banks and	
Balances due to other		Checks,	7,485 55
Banks,	-	Balances due from other	
Deposits,	49,863 63	Banks,	11,296 43
		Loan,	167,733 00
Total due from Bank, . .	\$198,826 57	Total amount of resources,	\$198,826 57
Immediate liabilities, . .	\$91,173 63	Immediate resources, . .	\$24,830 30

Rate and amount of last dividend, 3 per cent.,	\$3,000 00
When declared,	May 4, 1859.
Amount of reserved profits at the time of declaring the last dividend,	3,939 90
Amount due from directors as principals,	10,375 00
Amount due from directors as sureties,	2,191 82
Amount due from stockholders as principals,	1,214 80
Amount of matured debts unpaid,	38,447 81
Probable loss on same,	23,000 00

VEAZIE BANK—BANGOR.

Sam'l Veazie, *President.*Wm. J. Lord, *Cashier.*

Time of examination, Sept. 5, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$150,000 00	Loan,	\$312,987 10
Profits on hand,	14,981 08	Real Estate,	10,000 00
Bank Balances,	1,244 00	Bank Balances,	5,025 64
Circulation,	111,849 00	Checks and Bills of other	
Deposits,	80,401 83	Banks,	18,689 30
		Specie in vault,	11,773 87
	\$358,475 91		\$358,475 91
Immediate liabilities,	\$193,494 83	Immediate resources,	\$35,488 81

Annual expenses, \$4,000.

Highest loan at any one time during the year, \$320,000, July 11, 1860.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$150,000 00	Specie in banking house,	\$13,293 54
Bills in circulation,	108,780 00	Real estate,	10,000 00
Net profits on hand,	6,315 94	Bills of other banks and	
Balances due to other		checks,	20,154 84
banks,	5,402 96	Balances due from other	
Deposits,	79,712 67	banks,	3,479 99
		Loan,	303,283 20
Total due from bank,	\$350,211 57	Total amount of resources,	\$350,211 57
Immediate liabilities,	\$193,895 63	Immediate resources,	\$36,928 33

Rate and amount of last dividend, 5 per cent.,	\$7,500 00
When declared,	Nov. 1, 1860.
Amount of reserved profits at the time of declaring the last dividend,	6,315 94
Amount due from directors as principals,	115 18
Amount due from directors as sureties,	19,142 10
Amount due from stockholders as principals,	-
Amount of matured debts unpaid,	4,800 00
Probable loss on same,	Nothing.

ORONO BANK—ORONO.

B. P. Gilman, *President.*E. P. Butler, *Cashier.*

Time of examination, September 7, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$50,000 00	Loan,	\$83,026 76
Profits on hand,	1,743 20	Real Estate,	1,000 00
Bank Balances,	-	Bank Balances,	6,387 66
Circulation,	28,208 00	Checks and Bills of other	
Deposits,	15,841 47	Banks,	2,601 95
		Specie in vault,	2,776 30
	\$95,792 67		\$95,792 67
Immediate liabilities,	\$44,049 47	Immediate resources,	\$11,765 91

Annual expenses, \$1,500.

Highest loan at any one time during the year, \$93,250.86, July 7, 1860.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$50,000 00	Specie in banking house,	\$2,886 96
Bills in circulation,	24,471 00	Real estate,	-
Net profits on hand,	304 31	Bills of other banks and	
Balances due to other		checks,	1,354 23
banks,	138 20	Balances due from other	
Deposits,	12,194 08	banks,	15,124 06
		Loan,	67,742 34
Total due from bank,	\$87,107 59	Total amount of resources,	\$87,107 59
Immediate liabilities,	\$36,803 28	Immediate resources,	\$19,365 25

Rate and amount of last dividend, 3 per cent., \$1,500 00

When declared, Oct. 13, 1860.

Amount of reserved profits at the time of declaring the last dividend, 12 67

Amount due from directors as principals, 3,691 00

Amount due from directors as sureties, 12,938 00

Amount due from stockholders as principals, 7,950 00

Amount of matured debts unpaid, 5,546 00

Probable loss on same, 500 00

LUMBERMANS' BANK—OLDTOWN.

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

Time of examination, September 7, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$50,000 00	Loan,	\$76,655 89
Profits on hand,	1,675 43	Real Estate,	800 00
Bank Balances,	-	Bank Balances,	18,094 28
Circulation,	35,952 00	Checks and Bills of other Banks,	2,507 38
Deposits,	14,363 53	Specie in vault,	3,933 41
	\$101,990 96		\$101,990 96
Immediate liabilities,	\$50,315 53	Immediate resources,	\$24,535 07

Annual expenses, \$1,750.

Highest loan at any one time during the year, \$87,173.21, June 30, 1860.

Condition of same Bank, on the first Saturday of November, 1860,
at 2 o'clock, P. M., as it appears by the return of the Cashier,
under oath, to the Bank Commissioners.

Capital stock,	\$50,000 00	Specie in banking house,	\$4,322 98
Bills in circulation,	34,383 00	Real estate,	800 00
Net profits on hand,	732 09	Bills of other banks and checks,	1,116 62
Balances due to other banks,	-	Balances due from other banks,	20,355 80
Deposits,	10,846 37	Loan,	69,366 06
Total due from bank,	\$95,961 46	Total amount of resources,	\$95,961 46
Immediate liabilities,	\$45,229 37	Immediate resources,	\$25,795 40

Rate and amount of last dividend, 3½ per cent.,	\$1,750 00
When declared,	Oct., 1860.
Amount of reserved profits at the time of declaring the last dividend,	643 98
Amount due from directors as principals,	8,621 15
Amount due from directors as sureties,	6,850 00
Amount due from stockholders as principals,	3,814 37
Amount of matured debts unpaid,	11,156 46
Probable loss on same,	500 00

FRONTIER BANK—EASTPORT.

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

Time of examination, September 19, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$75,000 00	Loan,	\$113,644 22
Profits on hand,	14,346 44	Real Estate,	8,687 77
Bank Balances,	15,338 60	Bank Balances,	40,886 95
Circulation,	17,355 00	Checks and Bills of other	
Deposits,	50,219 11	Banks,	4,483 21
		Specie in vault,	4,557 00
	\$172,259 15		\$172,259 15
Immediate liabilities,	\$82,912 71	Immediate resources, .	\$49,927 16

Annual expenses, \$1,500.

Highest loan at any one time during the year, \$134,758.08, Nov. 16, 1859.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$75,000 00	Specie in banking house,	\$4,140 19
Bills in circulation,	26,589 00	Real estate,	8,687 77
Net profits on hand,	11,460 19	Bills of other banks and	
Balances due to other		checks,	5,208 00
banks,	15,361 41	Balances due from other	
Deposits,	42,591 66	banks,	23,455 27
		Loan,	129,511 03
Total due from bank,	\$171,002 26	Total amount of resources,	\$171,002 26
Immediate liabilities,	\$84,542 07	Immediate resources,	\$32,803 46

Rate and amount of last dividend, 4 per cent.,	\$3,000 00
When declared,	Oct. 1, 1860.
Amount of reserved profits at the time of declaring the last dividend,	10,171 59
Amount due from directors as principals,	15,255 00
Amount due from directors as sureties,	10,966 00
Amount due from stockholders as principals,	5,328 00
Amount of matured debts unpaid,	1,890 00
Probable loss on same,	1,890 00

CALAIS BANK—CALAIS.

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

Time of examination, October 16, 1860.

LIABILITIES.		RE3OURCES.	
Capital,	\$100,000 00	Loan,	\$174,370 73
Profits on hand,	17,265 55	Real Estate,	2,750 00
Bank Balances,	-	Bank Balances,	41,987 89
Circulation,	58,480 00	Checks and Bills of other	
Deposits,	58,773 56	Banks,	6,089 00
		Specie in vault,	9,321 49
	\$234,519 11		\$234,519 11
Immediate liabilities, . .	\$117,254 11	Immediate resources, . .	\$57,398 38

Annual expenses, \$3,000.

Highest loan at any one time during the year, \$212,226.83, Nov. 19, 1859.

Condition of same Bank, on the first Saturday of November, 1860, at 2 o'clock, P. M., as it appears by the return of the Cashier, under oath, to the Bank Commissioners.

Capital stock,	\$100,000 00	Specie in banking house,	\$9,656 98
Bills in circulation,	55,230 00	Real estate,	2,750 00
Net profits on hand,	18,368 26	Bills of other banks and	
Balances due to other		checks,	11,151 00
banks,	-	Balances due from other	
Deposits,	54,268 90	banks,	34,724 24
		Loan,	169,584 94
Total due from bank, . .	\$227,867 16	Total amount of resources,	\$227,867 16
Immediate liabilities, . .	\$109,498 90	Immediate resources, . .	\$55,332 22

Rate and amount of last dividend, 4 per cent.,	\$4,000 00
When declared,	July 16, 1860.
Amount of reserved profits at the time of declaring the last dividend,	14,146 61
Amount due from directors as principals,	400 00
Amount due from directors as sureties,	319 89
Amount due from stockholders as principals,	2,000 00
Amount of matured debts unpaid,	9,879 07
Probable loss on same,	Uncertain.

SANDY RIVER BANK—FARMINGTON.

Sam'l Belcher, *President.*T. F. Belcher, *Cashier.*

Time of examination, September 15, 1860.

LIABILITIES.		RESOURCES.	
Capital,	\$75,000 00	Loan, of which \$7,145 is unavailable, . . .	\$113,031 00
Profits on hand,	3,860 67	Real Estate,	1,663 52
Bank Balances,	—	Bank Balances,	38,100 48
Circulation,	65,928 00	Checks and Bills of other Banks,	1,949 43
Deposits,	18,639 00	Specie in vault,	8,683 24
	\$163,427 67		\$163,427 67
Immediate liabilities,	\$84,567 00	Immediate resources,	\$48,733 15

Annual expenses, \$1,650.

Highest loan at any one time during the year, \$123,127.36, Jan. 16, 1860.

Condition of same Bank, on the first Saturday of November, 1860,
at 2 o'clock, P. M., as it appears by the return of the Cashier,
under oath, to the Bank Commissioners.

Capital stock,	\$75,000 00	Specie in Banking House,	\$7,869 04
Bills in circulation,	67,868 00	Real Estate,	1,663 52
Net profits on hand,	1,825 71	Bills of other Banks and Checks,	3,176 99
Balances due to other Banks,	—	Balances due from other Banks,	17,598 27
Deposits,	13,075 79	Loan,	127,461 68
Total due from Bank,	\$157,769 50	Total amount of resources,	\$157,769 50
Immediate liabilities,	\$80,943 79	Immediate resources,	\$28,644 30

Rate and amount of last dividend, 3 per cent.,	\$2,250 00
When declared,	Oct. 16, 1860.
Amount of reserved profits at the time of declaring the last dividend,	1,803 32
Amount due from directors as principals,	3,650 00
Amount due from directors as sureties,	15,262 25
Amount due from stockholders as principals,	29,168 62
Amount of matured debts unpaid,	24,714 78
Probable loss on same,	7,145 00

NORTH BERWICK BANK—NORTH BERWICK.

Wm. Hill, *President.*P. Hussey, *Cashier.*

Went into operation August 15, 1860.

LIABILITIES.		RESOURCES.	
Capital, authorized, \$50,000; paid in, . . .	\$36,561 00	Loan, . . .	
Profits on hand, . . .		Real Estate, . . .	
Bank Balances, . . .		Bank Balances, . . .	
Circulation, . . .		Checks and Bills of other Banks, . . .	
Deposits, . . .		Specie in vault, . . .	
Immediate liabilities, . . .		Immediate resources, . . .	

Condition of same Bank, on the first Saturday of November, 1860,
at 2 o'clock, P. M., as it appears by the return of the Cashier,
under oath, to the Bank Commissioners.

Capital stock, . . .	\$37,728 00	Specie in banking house, . . .	\$3,426 73
Bills in circulation, . . .	28,158 00	Real estate, . . .	2,074 12
Net profits on hand, . . .	1,388 03	Bills of other banks and checks, . . .	2,522 00
Balances due to other banks, . . .	-	Balances due from other banks, . . .	2,749 29
Deposits, . . .	2,469 03	Loan, . . .	58,970 92
Total due from bank, . . .	\$69,743 06	Total amount of resources, . . .	\$69,743 06
Immediate liabilities, . . .	\$30,627 03	Immediate resources, . . .	\$8,698 02

Rate and amount of last dividend,	-
When declared,	-
Amount of reserved profits at the time of declaring the last dividend,	-
Amount due from directors as principals,	-
Amount due from directors as sureties,	2,500 00
Amount due from stockholders as principals,	433 81
Amount of matured debts unpaid,	-
Probable loss on same,	-

COMPARATIVE EXHIBIT OF BANKS AND THEIR OPERATIONS IN DIFFERENT CITIES AND TOWNS.

Location and number of banks.	Aggregate capital.	Percentage of					
		Circulation to capital.	Deposits to capital.	Loan to capital.	Loan to capital, circulation and deposits.	Specie to circulation.	Expense to capital.
Portland 7,	2,475,000	51 1-5	47 1-2	184 1-2	92 4-5	13 5-6	2 1-12
Augusta 4,	363,000	67 1-5	36 1-2	183	89 7-10	13 1-2	2 3-5
Gardiner 3,	200,000	56 1-6	40 2-7	179	91	12 2-3	2 7-10
Bangor 9,	1,000,000	63	57 3-10	191	86 7-10	12 1-5	2 1-2
Bath 5,	625,000	38	35 3-10	131	76 1-5	17	2 1-4
Belfast 2,	175,000	68 2-5	38 1-2	142 4-5	71 9-10	12	2 2-35
Rockland 3,	270,000	76 1-3	35	155 1-3	73 2-5	15 1-7	2 2-3
Thomaston 2,	100,000	76 1-2	173 2-5	151 1-2	43 3-10	38 7-10	2 4-5
Waterville 3,	275,000	71 4-5	13 3-4	156 1-8	84 1-10	15 9-10	2 1-10
Skowhegan 2,	125,000	116	30 1-4	197 3-7	83 1-5	20	2 2-5
Saco & Biddeford 4,	425,000	71 9-10	22 1-5	171 1-3	88 1-10	11 1-2	2 1-3
Lewiston & Auburn 2,	275,000	84 1-3	15 7-10	176 1-4	83	10 9-10	2 1-5
Farmington 1,	75,000	90 1-2	17 1-3	170	79 1-5	11 1-2	2 1-5
Winthrop 1,	75,000	95 1-2	13 1-2	192	108	16 1-2	2 9-10

AGGREGATE OF SIXTY-NINE BANKS.

Capital,	\$7,533,000 00	Loan,	\$12,789,694 64
Profits,	639,799 74	Real estate,	200,280 28
Bank balances,	80,651 65	Bank balances,	1,789,986 32
Circulation,	4,280,544 00	Checks and bills of other banks,	505,502 45
Deposits,	3,395,002 85	Specie,	643,534 55
Total liabilities,	\$15,928,998 24	Total resources,	\$15,928,998 24
Immediate liabilities,	\$7,774,988 89	Immediate resources,	\$2,948,019 10

AGGREGATE OF THE CONDITION OF SEVENTY BANKS ON THE FIRST SATURDAY OF NOV. 1860.

Capital,	\$7,833,378 00	Loan,	\$13,576,456 88
Bills in circulation,	4,769,746 00	Real estate,	212,169 20
Net profits on hand,	503,244 25	Bank balances,	1,530,625 74
Bank balances,	130,704 56	Checks and bills of other banks,	460,906 08
Deposits,	3,226,925 91	Specie,	683,840 82
Total liabilities,	\$16,463,998 72	Total resources,	\$16,463,998 72
Immediate liabilities,	\$8,116,196 00	Immediate resources,	\$16,463,998 72

Total amount of dividend of 68 banks, \$274,245 00
 Average rate per cent. of last dividend of 68 banks, 3½ per cent., nearly.
 Amount due from directors as principals, 349,859 00
 Amount due from directors as sureties, 623,574 00
 Amount due from stockholders as principals, 538,586 00
 Amount of matured debts unpaid, 619,330 00
 Probable loss on same, 151,617 00
 No dividend made by Sanford and North Berwick Bank.

BANK COMMISSIONERS' REPORT.

COMPARISON WITH THE AGGREGATES OF 1859—PER REPORT.

	Capital.	Profits.	Bank Balances.	Circulation.	Deposits.	Immediate Liabilities.
1860,	\$7,833,378	\$503,244	\$130,705	\$4,769,746	\$3,226,926	\$8,116,196
1859,	7,576,790	593,068	142,284	4,144,000	2,756,884	7,034,323
Increase,	256,588	-	-	625,746	570,042	71,873
Decrease,	-	89,824	11,579	-	-	-

	Loan.	Real Estate.	Bank Balances.	Ch'ks & Bills other Banks.	Specie in vault.	Immediate Resources.
1860,	\$13,576,457	\$212,169	\$1,530,626	\$460,906	\$683,840	\$2,684,879
1859,	12,623,569	164,079	1,283,357	459,485	683,096	2,414,559
Increase,	952,888	48,090	257,269	1,421	744	270,320

	Overdue or Suspended.	Estimated Loss.	Liabilities of Directors as Principals and Sureties
1860,	\$619,330	\$151,617	\$973,433
1859,	771,540	168,417	788,649
Increase,	-	-	184,784
Decrease,	152,210	14,800	-

SAVINGS INSTITUTIONS.

AUGUSTA SAVINGS BANK.

W. A. Brooks, *President.* W. R. Smith, *Sec'y & Treasurer.*

LIABILITIES.	RESOURCES.
Due depositors, . . . \$118,515 00	State of Maine Scrip, . . . \$22,000 00
Profit and loss, . . . 3,193 39	County Scrip, . . . 8,000 00
Reserved fund, . . . 2,500 00	City and town Scrip, . . . 11,300 00
	Bank Stock, . . . 7,460 00
	Bonds and Mortgages, . . . 44,533 03
	Notes and collaterals, . . . 15,725 00
	Due from Hide and Leather
	Dealers Bank, . . . 10,000 00
	Cash on hand, . . . 7,190 36
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\$124,208 39	\$124,208 39

Number of depositors, 718. Increase from last year, 91. Increase of deposits from last year, \$21,608.30. Regular dividends of four per cent. made in February and August. Dividend of surplus profits made at the end of every fifth year. The last made in February, 1859, of 2 per cent. per annum.

SACO AND BIDDEFORD SAVINGS INSTITUTION.

D. Smith, Jr., *President.* S. L. Goodale, *Vice President.*

Edward P. Burnham, *Secretary and Treasurer.*

November 1, 1860.

LIABILITIES.	RESOURCES.
Balance due depositors, . . . \$323,476 20	Bank Stock, \$68,457 38
Profit and loss, . . . 23,845 74	Railroad Stock, 54,723 50
Suspense account, . . . 54 09	Railroad Bonds, 36,546 96
	City Bonds, 64,940 83
	County Bonds, 11,355 00
	State Bonds, 18,097 87
	Real Estate, 41,680 00
	Notes receivable, 46,816 32
	Cash, 4,738 17
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\$347,376 03	\$347,376 03

Number of depositors, 1,760.

SOUTH BERWICK BANK SAVINGS INSTITUTION.

Edward P. Hayman, *Cashier.*

OCTOBER 24, 1860.

LIABILITIES.		RESOURCES.	
Due depositors, . . .	\$95,941 03	Cash,	\$1,725 08
Profit and loss, . . .	5,262 17	Notes discounted, . . .	93,228 12
		Bank stock,	4,250 00
		Bonds city of Portland, . . .	2,000 00
	<u>\$101,203 20</u>		<u>\$101,203 20</u>

Number of depositors, 315.

YORK COUNTY FIVE CENTS SAVINGS INSTITUTION,
BIDDEFORD.

NOVEMBER 4, 1860.

LIABILITIES.		RESOURCES.	
Deposits,	\$8,069 72	Expense,	\$71 00
Interest,	7 89	Bills receivable,	6,800 00
		Bank bills,	1,100 00
		Specie,	106 61
	<u>\$8,077 61</u>		<u>\$8,077 61</u>

Rate of dividend, 2½ per cent. semi-annual. Amount of dividend, \$47.61, Oct. 10, 1860. Number of depositors, 178.

BIDDEFORD SAVINGS INSTITUTION.

S. S. Fairfield, *Cashier.*

NOVEMBER 3, 1860.

LIABILITIES.		RESOURCES.	
Due depositors, . . .	\$115,962 13	Stocks,	\$14,713 32
Profit and loss, . . .	11,360 25	Bank stock,	16,600 00
		Loan,	92,571 27
		Cash,	3,437 79
	<u>\$127,322 38</u>		<u>\$127,322 38</u>

Number of depositors, 731.

RANDALL SAVINGS AND BENEVOLENT INSTITUTION,
LEWISTON.

NOVEMBER 2, 1860.

LIABILITIES.		RESOURCES.	
Due depositors,	\$5,843 00	Bank stock,	\$3,300 00
Interest,	87 18	Dividends due on,	32 50
Surplus unappropriated, .	373 05	Notes and mortgages, . . .	1,466 75
		Temporary loan and cash, .	1,503 98
	<u>\$6,303 23</u>		<u>\$6,303 23</u>

Number of depositors, 134.

LEWISTON INSTITUTION FOR SAVINGS.

J. G. Coburn, *President.*

Albert H. Small, *Treasurer.*

Commenced business July 5, 1860.

OCTOBER 20, 1860.

LIABILITIES.		RESOURCES.	
Deposits,	\$18,986 25	Notes receivable,	\$16,513 75
		Expense account,	64 42
		Cash on hand,	2,408 08
	<u>\$18,986 25</u>		<u>\$18,986 25</u>

Number of depositors, 136. Two and one-half per cent. dividends paid semi-annually, and once in five years an extra dividend made of balance of the profits. No charge for conducting the institution beyond the actual and necessary expenses.

BATH SAVINGS INSTITUTION.

JULY 31, 1860.

LIABILITIES.		RESOURCES.	
Due depositors,	\$61,078 40	Notes and Mortgages, . . .	\$21,321 38
Profit and loss,	426 26	Railroad Bonds,	1,275 00
		City and town Bonds, . . .	16,976 33
		Telegraph Stock,	1,600 00
		Bank Stock,	19,568 00
		Cash on hand,	763 95
	<u>\$61,504 66</u>		<u>\$61,504 66</u>

Semi-annual dividend, August, 1860, 2½ per cent.

BANGOR SAVINGS BANK.

OCTOBER 1, 1860.

Elijah L. Hamlin, *President.* Albert Holden, *Sec'y & Treas.*

LIABILITIES.		RESOURCES.	
Due depositors,	\$69,995 21	Note, city of Bangor, . . .	\$5,000 00
Profits accrued,	1,641 69	Notes and Mortgages, . . .	19,167 65
		City Bonds,	9,950 00
		Individual and corporate notes, secured by collaterals, . . .	7,465 13
		Endorsed notes,	16,772 64
		Deposit in Kenduskeag Bank, . .	3,500 00
		Deposit in Eastern Bank, . . .	2,500 00
		Cash on hand,	7,281 48
	\$71,636 90		\$71,636 90

Number depositors, 396. Semi-annual dividend, 2½ per cent. Surplus dividend once in five years.

BRUNSWICK SAVINGS INSTITUTION.

Robert Blake, *President.* Ai Brooks, *Sec'y & Treasurer.*

SEPTEMBER 11, 1860.

LIABILITIES.		RESOURCES.	
Due depositors,	\$12,418 84	City of Augusta Bond, . . .	\$1,000 00
Profits,	442 24	Loan of Brunswick,	1,000 00
		Loan on individual security, . .	4,354 32
		Loan note and mortgage, . . .	6,462 00
		Cash on hand,	44 76
	\$12,861 08		\$12,861 08

Number of depositors, 125.

GARDINER SAVINGS INSTITUTION.

R. H. Gardiner, *President*.Joseph Adams, *Treasurer*.

JULY 17, 1860.

LIABILITIES.		RESOURCES.	
Due depositors, . . .	\$198,958 87	Notes against cities and towns, \$1,550 00	
Dividends due depositors, .	3,672 46	Notes secured by mortgage, . . .	51,685 38
Net profits, . . .	3,105 45	Bank and Railroad Stocks, . . .	44,535 00
Discount account, . . .	4,431 50	City and Railroad Bonds, . . .	104,973 00
		Interest accrued not due on, . . .	1,677 25
		Cash in Cobbosseecontee Bank, . . .	5,747 65
	\$210,168 28		\$210,168 28

Number of depositors, 1,125. New depositors last year, 370. Deposit accounts closed, 174. Increase, 196. Regular dividends made on the third Wednesday of January and July of each year. Next extra dividend to be made on the third Wednesday of July, 1864, or every fifth year. The regular extra dividends have paid a larger rate than 6 per cent. per annum during the existence of the Institution.

PORTLAND SAVINGS BANK.

Phinehas Barnes, *President*.Jos. C. Noyes, *Sec'y & Treas.*

Trustees and Managers:—P. Barnes, John B. Brown, Oliver Gerrish, Allen Haines, Henry B. Hart, Jedediah Jewett, Jonas H. Perley.

NOVEMBER 17, 1860.

LIABILITIES.		RESOURCES.	
Deposits,	\$360,124 89	City Scrip,	\$59,771 83
Interest received from May		County Scrip,	25,600 00
1, 1860,	11,313 53	Mortgages of Real Estate, . . .	212,079 66
Balance of previous profits,	789 76	At. and St. L. Railroad Bonds,	
		par \$15,500,	12,400 00
		Bank Stock,	18,100 00
		Portland Gas Co. Stock, . . .	4,750 00
		Loans, with collateral security,	22,661 71
		Expense account,	525 44
		Premium account,	827 50
		Cash deposited in Canal Bank, .	15,512 04
	\$372,228 18		\$372,228 18

Number of depositors, 1,900. Net increase of deposits for six months preceding Nov. 3, 1860, \$76,902.67. Deposits may be made by persons residing in any part of the country, in sums not less than \$1. The sixteenth semi-annual dividend at the rate of 6 per cent. per annum, is payable November 21, 1860.

HALLOWELL SAVINGS INSTITUTION.

John Hubbard, *President*.H. K. Baker, *Sec. and Treas.*

NOVEMBER 5, 1860.

LIABILITIES.		RESOURCES.	
Due depositors, . . .	\$14,159 42	City notes and scrip, . . .	\$5,300 00
Surplus profits, . . .	293 69	Notes secured by real estate, . . .	7,922 00
		Notes with personal security, . . .	610 50
		Interest,	281 77
		Cash,	338 84
	<u>\$14,453 11</u>		<u>\$14,453 11</u>

Number of depositors, 327. Dividends of interest payable 1st Mondays of August and February, with dividends of profits once in 5 years. Commenced July, 1854.

PORTLAND FIVE CENTS SAVINGS INSTITUTION.

Charles Barker, *Treasurer*.

OCTOBER 3, 1860.

Whole amount of deposits, . . .	\$75,600 81	Deposits invested as follows :	
Withdrawn,	12,672 21	Mortgages of real estate, . . .	\$29,950 00
		Personal securities, stocks, bonds, city scrip, &c.,	22,767 18
		Deposit in International Bank, . . .	10,211 42
Amount remaining,	<u>62,928 60</u>		<u>\$62,928 60</u>

Increase since first day of April, \$31,365.55. Amount of dividends paid, \$1,693.98. Whole number of depositors, 1,164—withdrawn, 104—remaining, 1,060.

AGGREGATE OF THE PRECEDING FOURTEEN SAVINGS INSTITUTIONS.

Due depositors,	\$1,466,457 56	Amount of assets,	\$1,539,257 90
Profits,	72,800 34		
	<u>\$1,539,257 90</u>		<u>\$1,539,257 90</u>

Average amount to each depositor, \$158.11.

So far as it is possible to guard against financial crises and fluctuations in monetary facilities, this should be done. And that a large reliance placed upon a paper currency has a tendency to promote periods of ease and stringency in very disastrous alternation, seems to be clearly instanced in the rapid increase in the number of banks and the amount of capital employed by them from 1850 to 1856, when it culminated in the bank failures and frauds within, and immediately subsequent to, that period, in the circulation, varying within a period of seven years, from ninety-seven per cent. of the capital, to forty-four per cent.; and in the marked discrepancy in the amount of specie compared with the circulation.

Capital is not created by the multiplication of banks. The past has furnished too many examples, that this self-evident fact has been frequently overlooked.

The creation of a *convenience*, while it adds to the *method*, does not necessarily add to the *means* of carrying forward any enterprise, either in manufactures, or commerce. It may increase the facilities, but it does not augment the ability. Banks are supposed to be founded upon a *reality*, which has no element of fiction in it, and bank notes and bank credits, to be useful, powerful, and always reliable, must be in no particular "baseless fabrics." Yet we find in too many instances, a practical disregard of this ever recognized theory. The province of banks, then, is to increase, not capital itself, but its *productiveness*.

Individuals are appreciated according to the tendency of their acts; by the same rule, we may estimate banks according to the influence which we find them exercising upon the communities patronizing them. If an undue reliance upon bank facilities is encouraged, the business of the public is speedily excited to a point neither favorable to, nor promotive of, a period of continuous prosperity and steadfastness. On the other hand, if abundant caution be exercised, and instead of jeopardizing both capital and deposits, with a view to large dividends—and it can not be denied that this was done, between the years 1850 and 1860—banks would establish a line of action, which should keep their every operation within the limits of safety and prudence, regardless of the demands made upon them, the next ten years would be checkered with fewer unfortunate episodes in the way of crises and financial trials, than have been experienced the past ten. An enlarged specie basis and increased cautiousness in extending facilities, would seem to be, in a

great measure, corrective of the evil and promotive of that state of stability and security, which is so necessary to the establishment of a permanent confidence.

Banks should be so conducted, and their resources so used, as to be at all times as fully prepared for the sudden emergencies incident to the fluctuations of trade, as the nature of careful, legitimate banking will admit. Instead of exciting alarm and increasing panic, it should be the province of banks to allay rather than stimulate panic and distrust.

While the Commissioners believe that the banks have exercised a laudable degree of caution, and a substantial compliance with the requirements of law, they can not forbear to express their conviction that the percentage of specie required to be kept on hand is too low. The experience of other States, whose banking regulations and systems are substantially similar to ours, suggested this to them, and their practise, as a natural consequence, has been that the percentage has been raised. The laws of Massachusetts provide that every bank within that State "shall keep in the bank an amount of specie equal to fifteen per cent. of its liability for circulation and deposits." Under this system, their banks experience no oppression, and are able to make dividends satisfactory to their stockholders, and at such a percentage that we find no lack of capital seeking investment in their stocks.

The laws of this State require that "every bank shall keep in its own vaults at least five per cent. of its capital stock in specie." While an advance from five, to ten or even fifteen per cent. in coin, would be so slight an increase in the "dormant capital" required by law to be kept on hand by our banks, as to be no hardship and to scarcely affect their dividends at all, it would greatly enhance their security, and thereby strengthen public confidence in them. We have instanced the law of Massachusetts, *not* for the purpose of suggesting that *because* the percentage of specie required to be kept on hand by the banks in that State is larger than that required in this, our law should be so modified as to conform to theirs, but as tending to show, first, that precedents are not wanting in support of the position we have assumed, and, secondly, that there would be nothing oppressive in the increased exaction suggested.

The percentage in this State, at present, is very low; but little more than one-third the average ratio of specie to the circulation throughout the United States. A glance at the ratio of circulation

to specie in the banks of the United States for several years past, will afford us the means of comparing the aggregate results with the standing of our own banks :

BANKS OF THE UNITED STATES.

In 1856,	the ratio of specie to circulation,	was 27 per cent.
“ 1857,	“ “ “	“ 47 “ “
“ 1858,	“ “ “	“ 54 “ “
“ 1859,	“ “ “	“ 40 “ “

BANKS OF MAINE.

In 1856,	the ratio of specie to circulation,	was 13 per cent.
“ 1857,	“ “ “	“ 17 “ “
“ 1858,	“ “ “	“ 16 “ “
“ 1859,	“ “ “	“ 16 “ “
“ 1860,	“ “ “	“ 14 $\frac{1}{2}$ “ “

Thus it will be seen that while the average ratio of specie throughout the United States, for the four years preceding 1860, was forty-two per cent., it was but fifteen and one-half per cent. in this State for the same period, and in 1860 but a fraction above fourteen per cent.

In this connection, we quote the following from the Bankers' Magazine :

“The currency of the world is evidently becoming gradually metallic. The following statement will exhibit the amount of bank-note circulation issued, and the amount of specie held by the Bank of England, the joint-stock banks, and the private banks of Great Britain, the banks of the United States, and the Bank of France at different periods :

GREAT BRITAIN.

	Circulation.	Specie.
1840, . . .	£34,976,524 . . .	£8,751,342
1850, . . .	34,948,765 . . .	19,843,765
1860, . . .	39,842,675 . . .	22,614,937

UNITED STATES.

	Circulation.	Specie.
1840, . . .	\$132,405,294 . . .	\$33,165,155
1850, . . .	118,984,142 . . .	45,379,345
1860. . . .	156,109,637 . . .	90,636,173

FRANCE.

	Circulation.	Specie.
1840, .	fcs. 229,005,005 . . .	fcs. 225,406,087
1850, .	481,552,000 . . .	458,320,000
1860, .	720,365,849 . . .	573,426,918

In 1840, the banks of the United States had four dollars of circulation to one of specie; in 1850, three; but at the present time, less than two.”

The Commissioners, in concluding their report, have the satisfaction of expressing the opinion that the past has been, on the whole, a year of prosperity to our banks and savings institutions; and that their general management has been such as to entitle them to the continued confidence of the public. It is believed that they have ample ability to protect their bill-holders from loss, and this the Commissioners regard as the paramount duty of every banking institution.

A small number of banks have exceeded in their loans and discounts, the amount authorized by law; and two banks have shown an over-circulation. The attention of the officers of these banks has been specially called to these violations of the law, and it is hoped and believed they will be strictly avoided in the future. From the assurances given, that the “over-issues” were through inattention or ignorance of the existing law, it has been thought proper to suspend proceedings against the delinquent banks, trusting to the effect of the admonition given in producing an exact adherence to the provisions of the law; a thorough acquaintance with which is respectfully commended to all bank officers.

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

DECEMBER 1, 1860.

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