

MAINE STATE LEGISLATURE

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DOCUMENTS

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THE LEGISLATURE

OF THE



STATE OF MAINE.

1862.



AUGUSTA:
STEVENS & SAYWARD, PRINTERS TO THE STATE.
1862.

ANNUAL REPORT

OF THE

BANK COMMISSIONERS

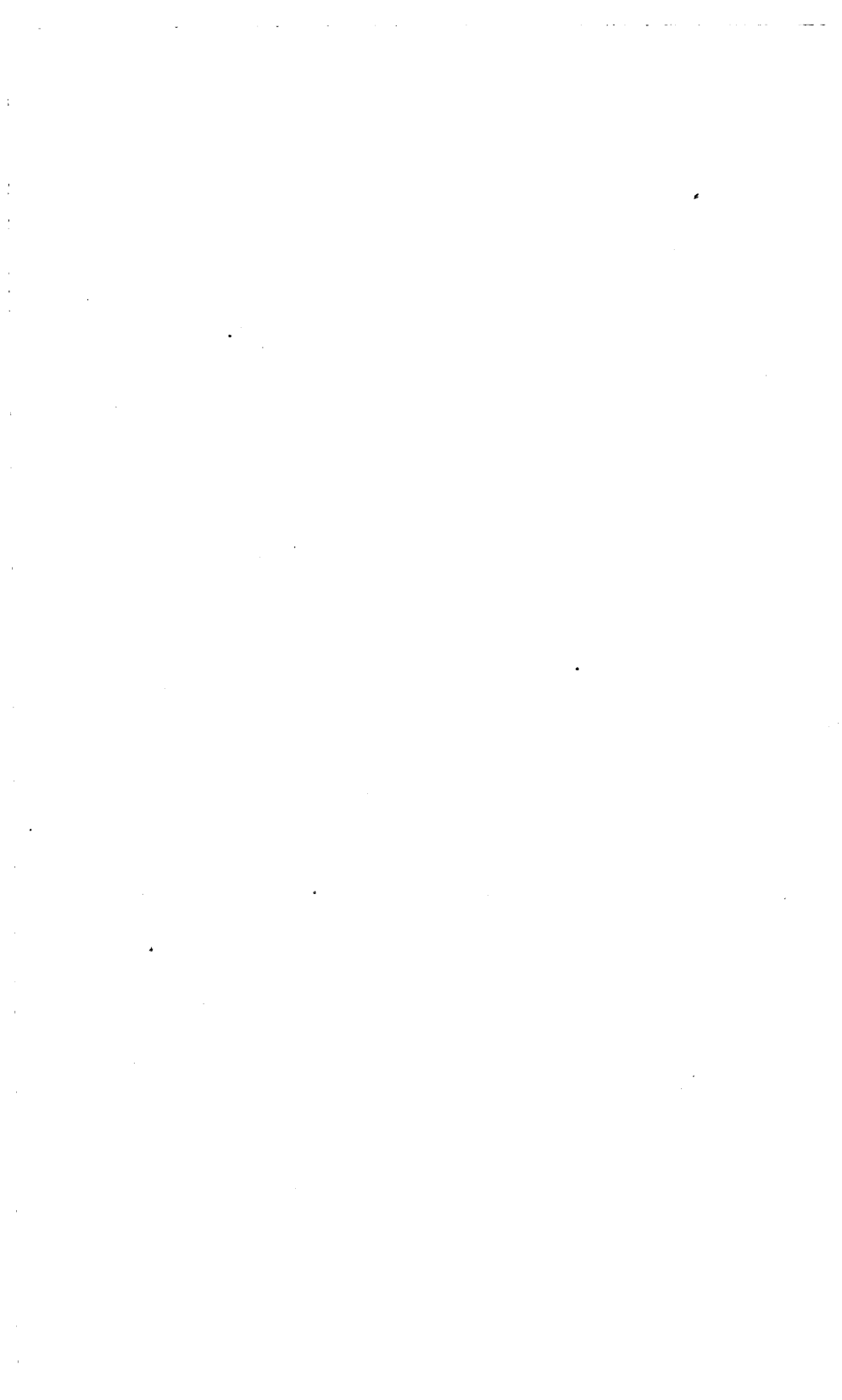
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STATE OF MAINE.

1861.

Published agreeably to a Resolve approved March, 16, 1855.

AUGUSTA:
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REPORT.

TO THE GOVERNOR AND COUNCIL:

The Bank Commissioners having completed their annual examination of all the banks in the State and the Savings Institutions, have the honor now to submit their

ANNUAL REPORT:

Our first official visit was made (by invitation) to the North Berwick Bank where we counted thirteen thousand four hundred and thirty-nine dollars, being the balance of their capital stock, (paid in, in specie,) and gave the proper certificate therefor.

In May last, learning that the Sanford Bank had been thrown out at the Suffolk, we visited that institution. A careful examination into its affairs, resulted in our applying to Mr. Justice Goodenow of Alfred, for an injunction. Notice was at once served upon the officers of the corporation, a hearing was had before Judge Goodenow at Alfred, the bank appeared by its President, and an injunction was granted. At an adjournment of the hearing, upon the next day Messrs. Joseph Dane of Kennebunk, John H. Goodenow and William G. Conant of Alfred, were appointed receivers. These gentlemen forthwith filed the required bond and took immediate possession of all the assets of the bank.

No report has yet been made by the receivers, the time for presenting and proving claims not expiring until January, 1862.

By an act of February 4th, 1860, the surrender of the charter of the Atlantic Bank, Portland, was accepted, and the usual time of two years was allowed for closing up its affairs and redeeming its bills. We made an examination into its concerns, and were happy to learn that nearly the entire amount of its circulation had been paid. To redeem the small outstanding balance of its circulation,

(which is less than \$200,) funds are deposited at the International Bank, Portland.

At the session of the Legislature of 1861, the Casco Bank at Portland was authorized to increase its capital stock by the sum of two hundred thousand dollars; the Merchants' Bank at Portland was authorized to increase its capital stock by the sum of seventy-five thousand dollars; the International Bank was authorized to increase its capital stock by the sum of two hundred and fifty thousand dollars; the City Bank at Biddeford was authorized to increase its capital stock by the sum of twenty-five thousand dollars; the Mercantile Bank, Bangor, was authorized to increase its capital stock by the sum of twenty-five thousand dollars;—and at the same session of the Legislature the Traders' Bank at Bangor had liberty to reduce their capital stock by the sum of twenty-five thousand dollars.

The aggregate capital of sixty-nine banks as appears by the annual report of 1860, was \$7,533,000. We now report the aggregate capital of sixty-nine banks to be \$7,968,850. Since the annual report of 1860, the North Berwick Bank with a capital of \$50,000 has been added, and the Sanford Bank with a like capital has been stricken from the list. The Mercantile Bank, Bangor, has increased its capital by the sum of \$25,000, and the Traders' Bank, Bangor, has reduced its capital by the same amount. The increase of \$435,850 is made, by the Merchants' Bank, Portland, increasing its capital \$60,850, while the International Bank at Portland has increased its capital \$250,000 (authorized by the act of February 4, 1860), and \$125,000 being the first instalment of the increase authorized by the act of February, 1861.

We have given in tabular form those items of information concerning each bank, which we deemed of most consequence to the public. The date of each examination is given, and the statements made refer to that date unless otherwise stated. It was our intention to make the formulas of all the banks uniform, and yet scarce any two will be found to be exactly the same, so that unlikeness rather than uniformity is the rule.

This want of similarity is particularly shown in the manner in which the circulation of each bank has been obtained. The stockholders of a bank are supposed to take interest enough in its concerns to elect such a Board of Directors as will carefully look after

NOTE.—By an act of the Legislature passed Feb. 21st, 1860, the affairs of the Norembega Bank, at Bangor, were to be transferred from the hands of the receivers and entrusted again in the hands of the corporation; they complying with certain conditions specified in the act. The Bond mentioned in said act having been filed with the Treasurer of State, the President, Directors and Company were restored to certain rights given by their charter. They were to receive the assets from the receivers; they were to make no new loans, issue none of their bills, but had power to collect their debts, sell and assign their assets, pay their indebtedness, and do all other acts needful for closing its corporate concerns; but in accordance with the limitations and provisions of the act, we made inquiries as to the condition of this Bank, with the following results:

Whole amount of bills received from the engraver, as appears by his bill,	173,100 00
Unsigned bills destroyed, as appears by the records,	32,200 00
Signed bills destroyed, as appears by the records,	112,600 00
Bills redeemed and deposited in the Veazie Bank,	27,452 00
Circulation at time of examination,	848 00
	\$173,100 00

To provide for this small balance of circulation, funds are deposited at the Veazie Bank, Bangor, where the bills are promptly redeemed upon presentation. The bond given to the Treasurer of State is ample for the liabilities of depositors and all other creditors.

the capital and the profits. The depositors generally are persons residing in the immediate vicinity of the bank, acquainted with its officers, conversant with its reputation, and hence capable of judging of its soundness. The public hold the bills and they are in the hands of all classes, helping to fill the coffers of the rich and constituting the poor man's all. Hence the public are most interested to know the circulation of each bank, to learn precisely what amount of bills any institution has in circulation, that they may be able to judge of their ability to redeem the circulation at call.

Our method of obtaining the circulation has been to ask the cashier to show us the original bill or bills of bank notes received from the engraver. Having ascertained the whole amount of bank notes furnished by the engraver, we have carefully looked up all the destructions of bills that appear of record; we have then taken an accurate account of all the unsigned bills in the bank.

These two sums deducted from the original amount furnished, will give what we denominate "the working balance"; from this sum so obtained, we have deducted the amount of bills which the cashier could show us to be in the bank, and the difference is the circulation.

A reference to the formulas will show how far we have been able to carry out this method. Many of the more recently incorporated banks were able to show us the engraver's bill for all the bank notes furnished them, and when this was done and the burnings carefully recorded and the unsigned bills counted, the process amounted to a demonstration. We say a demonstration, we will qualify that, by saying that it afforded us the best evidence which we could obtain. The bill of the engraver while it affords the highest degree of probability, may not be an absolute verity. The engraver may have fraudulently furnished more bank notes than his account sets forth, or a dishonest cashier may have failed to produce one bill of bank notes, and thus a large over issue escape detection. Two banks in the State produced a certificate from the engraver wherein the engraver certified, that he furnished to them a certain amount of bank notes and *no more*.

Some of the banks, as will be seen, were able to furnish the engravers bill for a part only of their bank notes issued, and where this is the case, it is so stated in the account given of their circulation. Many of the older banks could furnish no original bill of

bank notes received from the engraver, but relied upon a Bank Note Register, wherein all receipts of bank notes, emissions, and burnings were carefully entered, and from this data we obtained their "working balance." In other cases the working balance was obtained from the ledger, where all bills issued were credited to the account of "bank notes" and all bills destroyed were debited to the same account, and the ledger balance of that account was the working balance. A careful inspection of the tabular statements will show the data from which the circulation of every bank in the State was made up.

The directors in their annual settlement with the cashier might do a good thing in reference to the circulation—viz. they might (as they did in one instance) certify to the number of bills received, the amount issued, the amount of bills destroyed and the amount of unsigned bills on hand. These are items which should be accurately known, in order to make any correct settlement with a cashier. They are items in which the cashier and directors are equally interested, and if carefully investigated and entered in detail upon the records they would furnish a starting point for further examinations. We would respectfully commend this suggestion to those banks which are unable to furnish the engravers bills of bank notes as a voucher for their circulation. In connection with the circulation we would say that in several instances we found the directors negligent in suffering very large amounts of old and mutilated bills to accumulate. These bills are useless—they are at the risk of the bank and there is not a cashier in the State who would not be most happy to have such funds properly *sorted, counted*, destroyed and the proper record of the facts made.

Next to the circulation, the loan is a prominent item in a bank statement. If the bill holders are interested in the former, they are equally so in the latter, for upon the latter depends in a great measure the power of the bank to redeem the former. Our method of obtaining the loan has been to take the ledger balance of bills discounted, and verify that by an addition of all the notes in the bank including stocks or any thing that goes to make up the loan. In this particular our practice has been uniform, and in every instance in the tables we have given the loan as verified by actual inspection. It is not expected that any Board of Bank Commissioners should be competent to pronounce as to the goodness of a

loan in any one bank. Certain characteristics however, as to any loan they may note. They can see whether the loan is well distributed or confined within a limited circle to a few individuals. They can note whether the directors and stockholders are the prominent borrowers or whether the community around are the most usual customers. They can see whether the paper has the appearance of legitimate business paper on short times, or whether it is made up of accommodation paper and for long periods. They can see whether the loan is secured by endorsers or collaterals, or by pledge of stocks or by real estate, and they can see whether it is a *home loan*, for the benefit of the community in which the bank is located, or a *foreign loan*, for the benefit of parties at a distance from the bank.

The practice of charging off notes from the loan to a bank in Boston (where they are payable) before they are due, is one which we found to obtain in certain quarters and is very objectionable. By this means, the loan is made to appear less than it really is, and the bank balances are made to appear larger than they really are by the same amount. Besides, there is a legal limit to the loan, and by this method a bank having a large amount of paper due in Boston or elsewhere has only to charge it off to the bank where it is sent for collection and keep their loan apparently below the legal point, when in fact it is very much above it. In this way too, the immediate resources of a bank may appear to almost balance their immediate liabilities, when such is far from being the case.

In several instances the loan as reported in the tables will be found to be over the legal limit. Being satisfied that this arose rather from inadvertance than from design, and that it was the exception and not the rule we simply called the attention of the parties to the fact, trusting that such an admonition would correct the error.

The amount of over due or suspended paper may appear large and it is so, and yet a large portion of this paper is secured by mortgages upon real estate and must wait the slow process of foreclosure. The loss upon this paper may be, and very like will be, more than is estimated in the tables, and yet a large amount of this indebtedness will be paid.

Very many banks we found taking largely State Scrip and Gov-

ernment Loan ; this was a proof alike of their confidence and loyalty and of their good judgment as to investments.

The practice of doing what may be termed a branch bank business, and discounting paper at a place other than where the bank is located, while it may afford real accommodation to parties at a distance from any bank, yet being in violation of the statutes should be discountenanced.

The tabular statements show that some banks allow interest upon deposits. True, every board of directors must judge what they are able to do in this matter but as a general thing we think this practice objectionable. The money being taken at the risk of the bank and held upon call should not draw interest ; and by paying interest for deposits, does not the bank put itself in the position of a money borrower rather than a money lender ?

The names and residences of the stockholders and the amount of stock owned by each one are annually returned by the several cashiers to the Secretary of State. Formerly they were published with other official documents. The propriety of discontinuing the publication of so important a document was certainly questionable. As a last resort, the stockholders stand pledged to the public for the redemption of the circulation ; why not then let the public know who the stockholders of each bank are ? If the stockholders are known as moneyed men, with available means, residing in the immediate vicinity of the bank this very fact goes (as it should) to give credit to the institution.

On the other hand if it is seen that the stockholders are men of straw—that the stock is not well distributed, but large amounts are concentrated in the hands of a few, and their whereabouts is quite as uncertain as “*out west*” or “*down east*,” this fact operates (as it should) to weaken public confidence in the bank.

We have stated where each bank in the State does its business or redeems its bills in Boston. The system of redeeming the circulation in Boston, or the Suffolk system as it is more commonly called, has from time to time been fiercely attacked, and an ingenious disputant may in theory have the best of the argument, and yet every practical banker knows, that this very system has given New England a better currency than any other part of the country.

The establishment of the Bank of Mutual Redemption was but another plan to effect the same object, and it is not for us to advise

where any bank shall redeem, only that the *thing be done*, and done through some institution worthy of public confidence.

The practice of conducting the redemption in Boston through some individual (who is supposed to be a special friend of the bank) sending the bank funds to him with which to redeem the bills, and allowing him to receive them when redeemed and keep them till called for by some agent or officer of the bank, is exceedingly dangerous and objectionable.

In this way a large amount of bills may accumulate in the hands of a private individual, subject to the risk of loss by fire, burglars or the dishonesty of the party holding them.

In this connection, we will state another practice which cannot be too strongly condemned. The practice of sending off, at the commencement of each week, several thousand dollars to a private individual, to be by him paid out during the week in his business, he depositing a like amount at the end of the week in a certain bank to the credit of the bank thus putting out its bills. Suppose the money were lost "in transitu," or suppose this special agent of the bank should have a special call for money during the week, might he not forget his *special duty* of depositing, and the bank lose the amount?

The 11th section of chapter 47 of the revised statutes makes it the duty of the directors to have an annual examination into the condition of the bank in the month of October. The obvious intention of the law was, that this annual settlement should be made when the cashier's bond was renewed.

Sometimes these settlements are made, and made at the right time, and recorded. Sometimes they are made but not at the proper time. Sometimes they are made at distant intervals—and sometimes they are not made at all. The statute does not prescribe that the annual settlement shall be recorded, and yet it is for the interest of both the cashier and the directors that such an examination should form a part of the record. It is not always the case that a cashier has the same sureties upon his bond each successive year. A careful settlement in the month of October, when the bond is renewed, serves to fix a deficit if any there be, upon the proper securities. A neglect to make the settlement at the proper time may exonerate all the sureties upon the bond. Directors are generally very careful to have the bond renewed at the

right time which is very proper; this thing ought to be done and not leave the other undone.

We have given the rate and amount of the last dividends and the amount of reserved profits after declaring the same. Directors in declaring dividends should see to it, that they do not divide profits which have not been earned. A note is taken at a bank to-day payable four months from date, the discount upon which, is \$50; to-morrow a dividend is declared, and the fifty dollars, discount upon that note, forming a part of the profits is divided, but the \$50 is in no proper sense earned till the note matures and is paid. The case is analogous to that of an insurance office. They make a policy upon a ship and receive the premium in cash, but the premium cannot be said to be earned till the ship safely performs her voyage. Before declaring a dividend all worthless paper should be charged off and something carried to reserved profits until the bank accumulates a fund of five or ten per cent. of its capital with which to meet losses and contingencies.

We are admonished to "*Beware of false prophets,*" and nowhere is this wise caution more needed than in Banking and Finance. *False profits* have been the ruin of many a corporation and many an individual, and we would commend this scriptural injunction, *Beware of false profits*, to the serious consideration of those Bank Directors, who in their ambition to declare large dividends, often divide what has not been earned.

ALFRED BANK AT ALFRED.

INCORPORATED MARCH 5, 1855.

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

Directors—James O. McIntire, S. C. Adams, Ira T. Drew, John H. Goodenow, B. J. Herrick, all of Alfred.

Time of Examination, August 20, 1861.

Capital, \$50,000. Par value of shares, \$100.

Number of stockholders, 83.

Stock owned out of the State, 75 shares.

Largest amount of stock owned by any one person or corporation, 76 shares.

Have no special day for discount.

Rate of exchange for checks on Boston, from $\frac{1}{4}$ to 1 per cent.

Charges for exchange during the past year, very small.

Annual settlement is made with the cashier.

Allow interest upon about \$3,000 of the deposits.

Annual expenses of the bank, exclusive of the State tax, about \$1,000.

Have a permanent deposit at the Suffolk of \$2,000.

Keep an account at the Union Bank, Boston.

Have general plates.

Rate and amount of last dividend, 3 per cent.,

\$1,500 00

When declared,

Oct. 8, 1861.

Amount of reserved profits after declaring the same,

225 85

Liability of directors as promoters and endorsers,

5,641 41

Amount of overdue or suspended paper,

4,500 00

Probable loss on same,

175 00

Largest loan, Nov. 24, 1860,

32,461 96

Loan as verified by actual inspection,

70,190 57

Whole amount of bills received from the engraver as appears by the

202,000 00

engraver's bill exhibited,

Whole amount of bills destroyed as appears by the records,

1,203 00

Whole amount of unsigned bills on hand,

80,000 00

Whole amount of bills in the bank August 20, 1861,

81,273 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$70,190 57
Circulation,	39,424 00	Real estate,	2,462 17
Deposits,	4,181 55	Bills of other banks and ch'ks,	5,550 00
Profits,	1,703 09	Bank balances,	13,726 67
		Specie,	3,379 23
	<hr/>		<hr/>
	95,308 64		95,308 64
Immediate liabilities,	43,605 55	Immediate resources,	22,655 90

AUBURN BANK AT AUBURN.

INCORPORATED FEBRUARY 28, 1855.

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

Directors—J. H. Roak, Edward T. Little, Nelson Dingley, James Dingley, Hiram C. Briggs, of Auburn; John Penley, of Danville.

Time of Examination, September 11, 1861.

Capital, \$75,000. Par value of shares, \$100.	
Number of stockholders, 27.	
Stock owned out of the State, 431 shares.	
Largest amount of stock held by any one person or corporation, 80 shares.	
Discount day, Monday.	
Rate of exchange for checks on Boston, $\frac{1}{4}$ of 1 per cent.	
Charges for exchange during past year, very small.	
Annual settlement is made with the cashier.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of State tax, about \$1,250.	
Keep a permanent deposit of \$2,000 at Bank of Mutual Redemption.	
Keep an account at Bank of Commerce, Boston.	
Have special plates.	
Rate and amount of last dividend, 4 per cent.,	\$3,000 00
When declared,	Oct. 1, 1861.
Amount of reserved profits after declaring same,	1,934 50
Liability of directors as promisors and endorsers,	1,000 00
Amount of overdue or suspended paper,	19,423 00
Probable loss on the same,	nothing.
Largest loan, Nov. 10, 1860,	157,550 76
Loan as verified by actual inspection,	118,943 91
A certificate of the directors shows that they obtained of the New England Bank Note Co., bank bills to the amount of	\$150,000 00
The bill was burnt when the bank papers were burnt in 1855.	
Bank bills procured since, as appears by the engraver's bill exhibited,	36,018 00
	<hr/>
Whole amount of bills destroyed as appears by the records,	186,018 00
Whole amount of bills in bank, September 11, 1861,	46,129 00
Whole amount of unsigned bills on hand,	40,851 00
	36,150 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$118,943 91
Circulation,	62,888 00	Real estate,	—
Deposits,	15,223 78	Bills of other banks and ch'ks,	5,487 00
Profits,	4,533 79	Bank balances,	24,544 42
		Specie,	8,670 24
	<hr/>		<hr/>
	157,645 57		157,645 57
Immediate liabilities,	78,111 78	Immediate resources,	28,701 66

AUGUSTA BANK AT AUGUSTA.

INCORPORATED AUGUST 28, 1814.

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

Directors—Samuel Cony, George W. Morton, James W. Bradbury, Joseph H. Williams, Henry R. Smith, all of Augusta.

Time of Examination, August 15, 1861.

Capital, \$88,000. Par value of shares, \$80.

Number of stockholders, 87.

Stock owned out of the State, 253 shares.

Largest amount of stock held by any one person or corporation, 59 shares.

Do not have a special day for discounting.

Rate of exchange for checks on Boston, from $\frac{1}{4}$ to 1 per cent.

Charges for exchange during past year, \$1,818 43.

Directors make an examination into the affairs of the bank once a year.

Have recently allowed interest on a small deposit.

Amount drawing interest at present is \$1,334.

Annual expenses of the bank, exclusive of State tax, about \$1,800.

Keep an account at the Suffolk Bank, Boston.

Have general plates.

Rate and amount of last dividend, 3 per cent.,

\$2,640 00

When declared,

Oct. 1, 1861.

Amount of reserved profits after declaring same,

890 25

Liability of directors as principals,

—

Liability of directors as sureties,

1,000 00

Amount of overdue or suspended paper,

17,848 00

Probable loss on same, nearly all secured.

Largest loan, Nov. 3, 1860,

176,438 00

Loan as verified by actual inspection,

163,386 91

Whole amount of bills issued as appears by bank note account upon the ledger,

159,565 00

Whole amount of bills destroyed as appears by the records,

88,385 00

Whole amount of bills in the bank August 15, 1861,

15,867 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$88,000 00	Loan,	\$163,386 91
Circulation,	55,313 00	Real estate,	7,493 16
Deposits,	48,104 44	Bills of other banks and ch'ks,	5,499 00
Bank balances,	204 77	Bank balances,	7,954 81
Profits,	3,571 82	Specie,	10,860 15
	<hr/>		<hr/>
	195,194 03		195,194 03
Immediate liabilities,	103,622 21	Immediate resources,	24,313 96

AMERICAN BANK AT HALLOWELL.

INCORPORATED JANUARY 21, 1854.

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

Directors—C. Spaulding, F. I. Day, M. Means, H. Cooper, Jr., J. R. Marston, E. Horn, W. R. Prescott, of Hallowell.

Time of Examination, August 17, 1861.

Capital, \$75,000. Par value of shares, \$100.

Number of stockholders.

Amount of stock owned out of State, 73 shares.

Largest amount of stock owned by any one person or corporation, 29 shares.

Discount day, Tuesday.

Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ per cent.

Directors make examination into the affairs of the bank.

Allow interest on deposits, from \$8,000 to \$10,000 of the deposit bearing interest.

Annual expenses of the bank, exclusive of State tax, about \$1,100.

Do business at the Suffolk Bank, Boston.

Have general plates.

Rate and amount of last dividend, 3 per cent.,

\$3,000 00

When declared,

July, 1861.

Liability of directors as promisors and endorsers,

3,801 00

Amount of overdue and suspended paper,

12,689 99

Probable loss on same,

2,000 00

Largest loan, August 17,

140,488 09

Loan as verified by actual inspection,

140,488 09

Amount of bills received as appears by engraver's bill exhibited,

157,100 00

Further amount of bills received as appears by the books,

54,000 00

Whole amount of bills destroyed as appears by the records,

52,600 00

Amount of bills lost by perils of sea,

11,300 00

Whole amount of unsigned bills in bank,

42,750 00

Whole amount of bills in bank, August 17, 1861,

36,183 60

Whole amount of bills in Boston,

12,997 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$140,488 09
Circulation,	56,170 00	Real estate,	5,293 05
Deposits,	17,814 23	Bills of other banks and ch'ks,	4,520 00
Bank balances,	5,333 78	Bank balances,	1,496 90
Profits,	1,851 15	Specie,	4,361 12
	<hr/>		<hr/>
	156,169 16		156,169 16
Immediate liabilities,	79,318 01	Immediate resources,	10,388 02

BIDDEFORD BANK AT BIDDEFORD.

INCORPORATED JULY 26, 1847.

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

Directors—Wm. P. Haines, Thos. Quinby, Geo. H. Adams, Joshua Moore, R. W. Chapman, all of Biddeford.

Time of Examination, August 21, 1861.

Capital \$150,000.	Par value of shares, \$100.	
Number of stockholders,	217.	
Amount of stock owned out of the State,	336 shares.	
Largest amount of stock held by any one person or corporation,	99 shares.	
Discount day,	Tuesday.	
Rate of exchange for checks on Boston and elsewhere,	$\frac{1}{4}$ per cent.	
Charges for exchange during past year,	not over \$150.	
Annual settlement made with the cashier.		
Allow no interest on deposits.		
Annual expenses of the bank, exclusive of State tax,	\$1,600.	
Do business in Boston at the Suffolk Bank.		
Have general plates for \$20's, 50's and 100's.	All others special.	
Rate and amount of last dividend,	$\frac{1}{4}$ per cent.,	\$6,000 00
When declared,		Oct. 7, 1861.
Amount of reserved profits after declaring same,		11,415 16
Liability of Directors as promisors,		2,582 13
Liability of Directors as endorsers,		2,963 16
Amount of overdue or suspended paper,		10,500 00
Probable loss on the same,		1,200 00
Largest loan, July 20th, 1861,		281,626 63
Loan as verified by actual inspection,		248,205 25
Whole amount of bills received as appears by the engraver's bill exhibited,		494,000 00
Whole amount of bills destroyed as appears by records,		309,000 00
Whole amount of unsigned bills in the bank,		52,000 00
Whole amount of bills in the bank Aug. 21st, 1861,		49,063 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$150,000 00	Loan,	\$248,205 25
Circulation,	83,937 00	Real estate,	—
Deposits,	30,757 93	Bills of other banks and ch'ks,	1,070 00
Profits,	16,279 78	Bank balances,	16,816 70
		Specie,	14,882 76
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	280,974 71		280,974 71
Immediate liabilities,	114,694 93	Immediate resources,	32,769 46

BANK OF THE STATE OF MAINE AT BANGOR.

INCORPORATED MAY 30, 1851.

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

Directors—Geo. K. Jewett, Daniel B. Hinckley, Thomas Jenness, of Bangor; E. G. Dunn, Geo. W. Smith, of No. 11, Aroostook.

Time of Examination, September 23, 1861.

Capital, \$150,000. Par value of shares, \$60.	
Number of stockholders, 30.	
Amount of stock owned out of the State, 2,084 shares.	
Largest amount of stock owned by any one person or corporation, 480 shares.	
No special discount day.	
Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ to $\frac{1}{2}$ per cent.	
Charges for exchange during past year, about \$800.	
Annual settlement made with the cashier.	
Allow interest on deposits at 3 per cent. in some instances. Present amount bearing interest, \$16,200.	
Annual expenses of the bank, exclusive of State tax, about \$2,000.	
Do business in Boston at the Exchange Bank.	
Have special plates.	
Rate and amount of last dividend, 3 per cent.,	\$4,500 00
When declared,	Oct. 1, 1861.
Amount of reserved profits after declaring the same,	6,345 48
Liability of directors at promisors,	17,043 34
Liability of directors as endorsers,	7,758 03
Amount of overdue or suspended paper,	3,016 37
Probable loss on same,	800 00
Largest loan, Nov. 10, 1860, (over for a few days only)	310,576 37
Loan as verified by actual inspection,	288,043 34
Whole amount of bills received. (The engraver's bill is exhibited for all this amount with the exception of \$35,000,)	868,000 00
Whole amount of bills destroyed as appears by records,	372,950 00
Whole amount of unsigned bills on hand,	108,200 00
Whole amount of bills in bank, Sept. 23, 1861,	210,354 00
Whole amount of bills redeemed and in Boston,	106,700 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$150,000 00	Loan,	\$288,043 34
Circulation,	69,796 00	Real estate,	—
Deposits,	104,478 70	Bills of other banks and ch'ks, 15,511 28	
Bank balances,	3,809 28	Bank balances,	23,273 80
Profits,	13,892 45	Specie,	9,148 01
	<u>341,976 43</u>		<u>341,976 43</u>
Immediate liabilities,	178,083 98	Immediate resources,	53,933 09

BUCKSPORT BANK AT BUCKSPORT.

INCORPORATED APRIL 10, 1854.

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

Directors—E. Barnard, H. Darling, J. N. Swasey, J. B. Bradley, N. T. Hill, T. C. Woodman, of Bucksport; John Busk, of Orland; S. Adams, of Castine; E. A. Upton, of Bangor.

Time of Examination, September 21, 1861.

Capital, \$75,000. Par value of shares, \$100.	
Number of stockholders, 93.	
Amount owned out of the State, 53 shares.	
Largest amount of stock owned by one person or corporation, 60 shares.	
Have no special discount day.	
Rates of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ to $\frac{1}{2}$ per cent.	
Charges for exchange during past year, about \$1,000.	
Annual settlement made with the cashier.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of State tax, about \$1,250.	
Do business at Bank of Commerce, Boston.	
Have special plates.	
Rate and amount of last dividend, 4 per cent.,	\$3,000 00
When declared,	Oct. 1, 1861.
Amount of reserved profits after declaring the same,	7,292 17
Liability of directors as promisors or endorsers,	20,801 86
Amount of overdue or suspended paper,	5,621 14
Probable loss on same,	1,000 00
Largest loan, Sept. 29, 1861,	154,117 38
Loan as verified by actual inspection,	115,616 68
Whole amount of bills received as appears by the engraver's bill exhibited,	154,550 00
Whole amount of bills destroyed as appears by the records,	4,189 00
Whole amount of unsigned bills in bank,	23,675 00
Whole amount of bills in the bank Sept. 21, 1861,	56,187 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$115,616 68
Circulation,	70,499 00	Real estate,	600 00
Deposits,	27,628 29	Bills of other banks and ch'ks,	12,418 62
Profits,	10,657 78	Bank balances,	34,520 26
		Specie,	20,639 51
	<hr/>		<hr/>
	183,795 07		183,795 07
Immediate liabilities,	98,137 29	Immediate resources,	67,578 39

BELFAST BANK AT BELFAST.

INCORPORATED APRIL 1, 1836.

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

Directors—Thos. Marshall, Jas. P. White, P. R. Hazeltine, Daniel Haraden, Jos. Williamson, all of Belfast.

Time of Examination, September 20, 1861.

Capital, \$100,000. Par value of shares, \$100.

Number of stockholders, 121.

Stock owned out of the State, 160 shares.

Largest amount of stock held by any one person or corporation, 80 shares.

Discount day, Thursday.

Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ per cent.

Directors make an annual examination of the affairs of the bank.

Allow no interest upon deposits.

Annual expenses of the bank, exclusive of State tax, about \$800.

Do business at the Tremont Bank in Boston.

Have general plates.

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

\$3,500 00

When declared,

Oct. 7, 1861.

Amount of reserved profits after declaring same,

3,810 65

Liability of directors as promisors,

5,400 00

Liability of directors as endorsers,

4,886 00

Amount of overdue or suspended paper,

4,500 00

Probable loss on same,

uncertain.

Largest loan, March 9, 1861,

163,092 93

Loan as verified by actual inspection,

131,268 17

Amount of bills destroyed as appears by records,

128,733 00

Amount of unsigned bills,

43,400 00

The bank note account, as in ledgers No. 1 and No. 2, shows the whole amount of bills in existence to be

99,067 00

Whole amount of bills in bank, Sept. 20, 1861,

39,247 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$131,268 17
Circulation,	59,820 00	Real estate,	280 00
Deposits,	44,544 15	Bills of other banks and ch'ks,	9,701 77
Bank balances,	168 40	Bank balances,	61,979 98
Profits,	6,911 62	Specie,	8,214 25
	<u>211,444 17</u>		<u>211,444 17</u>
Immediate liabilities,	104,532 55	Immediate resources,	79,896 00

BANK OF COMMERCE AT BELFAST.

INCORPORATED MARCH 8, 1854.

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

Directors—Asa Faunce, Charles P. Carter, James P. Tarbox, William O. Alden, Robert White, all of Belfast,

Time of Examination, September 20, 1861.

Capital, \$75,000. Par value of shares, \$100.	
Number of stockholders, 123.	
Stock owned out of the State, 60 shares.	
Largest amount held by any one person or corporation, 52 shares.	
Have no particular discount day.	
Rate of exchange for checks on Boston and elsewhere, from $\frac{1}{4}$ to $\frac{1}{2}$ per cent.	
Charges for exchange during past year, about \$600.	
Annual settlement is made with the cashier.	
Allow no interest upon deposits.	
Annual expenses of the bank, exclusive of State tax, about \$725.	
Keep an account at the Howard Bank, Boston.	
Have general plates.	
Rate and amount of last dividend, 3 per cent.,	\$2,250 00
When declared,	Oct. 3, 1861.
Amount of reserved profits after declaring same,	1,080 00
Liability of directors as promisors and endorsers,	6,200 00
Amount of overdue or suspended paper,	9,627 57
Probable loss on same, about	4,000 00
Largest loan, Nov. 10, 1860,	123,917 88
Loan as verified by actual inspection,	106,681 77
Whole amount of bills received as appears by engraver's bill exhibited,	91,500 00
Whole amount of bills destroyed as appears by records,	35,100 00
Whole amount of unsigned bills in bank,	4,900 00
Whole amount of bills in bank, Sept. 20, 1861,	14,967 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$106,681 77
Circulation,	36,533 00	Real estate,	-
Deposits,	17,963 76	Bills of other banks and ch'ks,	231 00
Profits,	4,668 62	Bank balances,	21,196 75
		Specie,	6,055 86
	<hr/>		<hr/>
	134,165 38		134,165 38
Immediate liabilities,	54,496 76	Immediate resources,	27,483 61

BANK OF SOMERSET AT SKOWHEGAN.

INCORPORATED APRIL 6, 1854.

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

Directors—Wm. Rowell, Samuel Parker, Samuel Robinson, A. H. Gilman, David White, H. A. Wyman, of Skowhegan; Dennis Moore, of Anson.

Time of Examination, September 12, 1861.

Capital, \$50,000. Par value of shares, \$100.	
Number of stockholders, 61.	
Amount of stock owned out of the State, 27.	
Largest amount of stock owned by any one person or corporation, 62 shares.	
Discount day, Monday.	
Rate of exchange for checks on Boston and elsewhere, $\frac{1}{2}$ to 1 per cent.	
Charges for exchange during past year, about \$200.	
Annual settlement made with the cashier.	
Allow no interest upon deposits.	
Annual expenses of the bank, exclusive of State tax, about \$800.	
Do business in Boston with the Bank of Mutual Redemption.	
Have general plates.	
Rate and amount of last dividend, 4 per cent.,	\$2,000 00
When declared,	Oct. 7, 1861.
Amount of reserved profits after declaring same,	1,372 92
Liabilities of directors as promisors and endorsers,	3,309 71
Amount of overdue or suspended paper,	7,808 50
Probable loss on same,	nothing.
Largest loan, March 23, 1860,	100,178 44
Loan as verified by actual inspection,	96,106 03
Whole amount of bills received as appears by engraver's bill exhibited,	133,900 00
Whole amount of bills destroyed as appears by records,	8,950 00
Whole amount of bills unsigned, on hand,	23,250 00
Whole amount of bills in bank, Sept. 12, 1861,	38,631 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$96,106 03
Circulation,*	63,069 00	Real estate,	1,300 00
Deposits,	5,109 10	Bills of other banks and ch'ks,	3,633 30
Bank balances,	620 82	Bank balances,	13,000 65
Profits,	3,340 62	Specie,	8,039 56
	122,139 54		122,139 54
Immediate liabilities,	68,798 92	Immediate resources,	24,733 21

* Less \$4,800 redeemed in Boston.

BANK OF WINTHROP AT WINTHROP.

INCORPORATED MARCH 15, 1853.

C. M. Bailey, *President*.D. Stanley, *Cashier*.

Directors—C. M. Bailey, E. M. Clark, Stephen Gammon, F. Glidden, of Winthrop; Rufus Marston, of Monmouth.

Time of Examination, September 12, 1861.

Capital, \$75,000.	Par value of shares, \$100.
Number of stockholders, 65.	
Amount of stock owned out of the State, —.	
Largest amount of stock owned by any one person or corporation, 114 shares.	
Discount day, Monday.	
Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ to $\frac{1}{2}$ per cent.	
Annual settlement made with the cashier.	
Do not make a practice of allowing interest upon deposits, but have at present \$1500 bearing interest.	
Annual expenses of bank, exclusive of State tax, about \$1,550.	
Do business in Boston at Shoe and Leather Dealers' Bank.	
Have general plates.	
Rate and amount of last dividend, 4 per cent.,	\$3,000 00
When declared,	Oct. 1, 1861.
Amount of reserved profits after declaring same,	10,000 59
Liability of directors as promisors and endorsers,	1,200 00
Largest loan, April 8, 1861,	151,267 77
Loan as verified by actual inspection,	132,619 50
Whole amount of bills issued as appears by the ledger,	110,899 00
Whole amount of bills destroyed as appears by records,	10,499 00
Whole amount of bills in bank, Sept. 12, 1861,	49,139 00
Whole amount of unsigned bills,	26,500 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$132,619 50
Circulation,	51,261 00	Real estate,	—
Deposits,	21,398 75	Bills of other banks and ch'ks,	149 53
Profits,	13,771 56	Bank balances,	22,871 52
		Specie,	5,790 76
	<hr/>		<hr/>
	161,431 31		161,431 31
Immediate liabilities,	72,659 75	Immediate resources,	28,811 81

BATH BANK AT BATH.

INCORPORATED MARCH 10, 1855.

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

Directors—Freeman Clark, Henry W. Owen, Isaac Merritt, Stephen Larrabee, Geo. A. Preble, Albert G. Page, Roland Fisher, all of Bath.

Time of Examination, August 15, 1861.

Capital	\$75,000.	Par value of shares,	\$100.
Number of stockholders,	107.		
Amount of stock owned out of the State,	20 shares.		
Largest amount of stock held by any one person or corporation,	52 shares.		
Discount day,	Thursday.		
Rate of exchange for checks on Boston and elsewhere,	$\frac{1}{4}$ per cent.		
Charges for exchange during past year,	\$25,00.		
Annual settlement made with the cashier.			
Allow no interest upon deposits.			
Annual expenses of the bank, exclusive of State tax,	about \$1,000.		
Do business in Boston at the Bank of Commerce.			
Have general plates.			
Rate and amount of last dividend,	3 per cent.,	\$2,250	00
When declared,		Sept. 27, 1861.	
Amount of reserved profits after declaring same,		1,046	50
Liability of directors as promisors,		10,847	00
Liability of directors as endorsers,		8,438	00
Amount of overdue or suspended paper,		3,795	95
Probable loss on same,		2,000	00
Largest loan, November, 1860,		125,000	00
Loan as verified by actual inspection,		119,492	76
Whole amount of bills received as appears by the books,		116,500	00
Whole amount of unsigned bills,		24,700	00
Whole amount of bills in bank, Aug. 15, 1861,		63,617	00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$119,492 76
Circulation,	28,183 00	Real and personal estate,	4,880 36
Deposits,	29,866 17	Bills of other banks and ch'ks,	3,748 00
Bank balances,	283 63	Bank balances,	2,959 58
Profits,	3,168 14	Specie,	5,420 24
	<hr/>		<hr/>
	136,500 94		136,500 94
Immediate liabilities,	58,332 80	Immediate resources,	12,127 82

BANK OF CUMBERLAND AT PORTLAND.

INCORPORATED MARCH 19, 1835.

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

Directors—Wm. Moulton, Jona. Tuksbury, Asher Ware, James Todd, Samuel R. Shaw, M. H. Smith, Edward H. Daveis, all of Portland.

Time of Examination, November 7, 1861.

Capital, \$200,000. Par value of shares, \$40.	
Number of stockholders, 213.	
Amount of stock owned out of the State, 568 shares.	
Largest amount of stock held by any one person or corporation, 460 shares.	
Discount day, Monday.	
Rate of exchange for checks, $\frac{1}{4}$ per cent.	
Charges for exchange during past year, about \$1,000.	
Annual settlement made with the cashier.	
Allow no interest upon deposits.	
Annual expenses of the bank, exclusive of State tax, about \$3,000.	
Do business in Boston with the Merchants' Bank, and with the Park Bank, New York.	
Have special plates.	
Rate and amount of last dividend, 4 per cent.,	\$8,000 00
When declared,	Oct., 1861,
Amount of reserved profits after declaring same,	57,717 27
Liability of directors as promisors,	775 00
Liability of directors as endorsers,	14,320 70
Amount of overdue or suspended paper,	5,704 83
Probable loss on same,	uncertain.
Largest loan, Nov. 19, 1860,	361,247 64
Loan as verified by actual inspection,	329,782 96
Whole amount of bills issued as appears by a bank note register,	639,100 00
Whole amount of bills destroyed as appears by a bank note register and by records,	477,600 00
Whole amount of bills in bank, Nov. 7, 1861,	97,897 00
Whole amount of unsigned bills on hand,	68,200 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$200,900 00	Loan,	\$329,782 96
Circulation,	63,603 00	Real estate,	12,600 00
Deposits,	70,276 68	Bills of other banks and ch'ks,	19,659 18
Bank balances,	1,223 85	Bank balances,	16,415 40
Profits,	59,379 50	Specie,	16,025 49
	<hr/>		<hr/>
	394,483 03		394,483 03
Immediate liabilities,	135,103 53	Immediate resources,	52,100 07

CASCO BANK AT PORTLAND.

INCORPORATED FEBRUARY 18, 1824.

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

Directors—Samuel E. Spring, Nathan Cummings, N. O. Cram, J. B. Carroll, Thos. R. Jones, Eben'r Steele, Joseph Walker, all of Portland.

Time of Examination, November 11, 1861.

Capital, \$600,000. Par value of shares, \$100.

Number of stockholders, 454.

Stock owned out of the State, 1026 shares.

Largest amount held by any one person or corporation, 144 shares.

Discount day, Friday.

Charges for exchange during the past year, \$7,382. This includes commissions on collections, exchange on checks sold on Boston and New York, and interest on overdue paper.

Annual settlement made with the cashier.

Allow no interest upon deposits.

Annual expenses of the bank, exclusive of State tax, about \$7,800.

Keep an account with the Suffolk Bank, Boston, and with the Phenix Bank, New York.

Have special plates.

Rate and amount of last dividend, 4 per cent.,	\$24,000 00
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When declared,	Oct. 1861.
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Amount of reserved profits after declaring same,	93,358 99
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Liability of directors as promisors,	17,077 09
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Liability of directors as endorsers,	68,743 28
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Amount of overdue or suspended paper,	12,892 00
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Probable loss on same, not over	4,000 00
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Largest loan, Nov. 1, 1861,	1,198,831 98
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Loan as verified by actual inspection,	1,174,625 37
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Whole amount of bills received from the engraver,	1,741,978 00
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For this amount the engraver's bills were exhibited for all but \$7,640.

Whole amount of bills destroyed as appears by records,	1,189,078 00
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Whole amount of unsigned bills in the bank,	32,900 00
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Whole amount of bills on hand, Nov. 11, 1861,	207,744 00
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<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$600,000 00	Loan,	\$1,174,625 37
Circulation,	311,356 00	Real estate,	6,000 00
Deposits,	253,137 99	Bills of other banks and ch'ks, 40,640 22	40,640 22
Bank balances,	66,230 06	Bank balances,	70,702 00
Profits,	97,782 83	Specie,	36,539 20
	1,228,506 88		1,328,506 88
Immediate liabilities,	630,724 05	Immediate resources,	147,881 51

CANAL BANK AT PORTLAND.

INCORPORATED FEBRUARY 19, 1825.

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

Directors—Wm. W. Thomas, Nath'l Warren, Thos. Hammond, Wm. Goodenow,
Wm. Kimball, Chas. E. Barrett, Geo. F. Shepley, all of Portland.

Time of Examination, November 8, 1861.

Capital, \$600,000. Par value of shares, \$100.	
Number of stockholders, 404.	
Amount of stock owned out of State, 701 shares.	
Largest amount of stock held by any one person or corporation, 242 shares.	
Discount day, Thursday.	
Charges for exchange during past year, \$3,416.	
Annual settlement made with the cashier.	
Allow no interest upon deposits.	
Annual expenses of the bank, exclusive of State tax, about \$7,000.	
Do business in Boston at the Suffolk, and in New York, at the Bank of New York.	
Have special plates.	
Rate and amount of last dividend, 4 per cent.,	\$24,000 00
When declared,	Oct. 7, 1861.
Amount of reserved profits after declaring same,	93,621 09
Liability of directors as promisors,	7,076 72
Liability of directors as endorsers,	38,703 09
Amount of overdue or suspended paper,	42,371 39
Probable loss on same,	9,186 62
Largest loan, Jan. 17, 1861,	1,190,242 51
Loan as verified by actual inspection,	1,086,919 74
Amount of bills issued as appears by the bank books,	429,000 00
Whole amount of bills in bank, Nov. 8, 1861,	156,302 00
Whole amount of unsigned bills on hand,	119,750 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$600,000 00	Loan,	1,086,919 74
Circulation,	272,698 00	Real estate,	500 00
Deposits,	236,310 63	Bills of other banks and ch'ks,	66,528 44
Bank balances,	14,217 88	Bank balances,	11,244 57
Profits,	99,615 18	Specie,	57,648 94
	<u>1,222,841 69</u>		<u>1,222,841 69</u>
Immediate liabilities,	523,226 51	Immediate resources,	135,421 95

CITY BANK AT BIDDEFORD.

INCORPORATED FEBRUARY 14, 1856.

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

Directors—Chas. C. Sawyer, Thos. H. Cole, Marshall Pierce, Luke Hill, S. W. Luques, Jas. Anderson, all of Biddeford.

Time of Examination, August 21, 1861.

Capital, \$75,000.	Par value of shares, \$100.	
Number of stockholders, 142.		
Amount of stock owned out of the State, 206 shares.		
Largest amount of stock held by any one person or corporation, 25 shares.		
Discount day, Monday.		
Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ to 1 per cent.		
Charges for exchange during the year, not over \$25,00.		
Two examinations into the affairs of the bank are made by directors annually.		
Allow no interest upon deposits.		
Annual expenses of the bank, exclusive of State tax, about \$1,200.		
Do business in Boston at Suffolk Bank.		
Have general plates.		
Rate and amount of last dividend, 3 per cent.,		\$2,250 00
When declared,		Sept. 30, 1861.
Amount of reserved profits after declaring same,		426 37
Liability of directors as promisors,		3,033 34
Liability of directors as endorsers,		23,095 05
Amount of overdue or suspended paper,		19,869 18
Probable loss on same,		496 69
Largest loan, Feb. 4, 1861,		127,793 76
Loan as verified by actual inspection,		111,578 30
Whole amount of bills received as appears by engraver's bill exhibited,		144,000 00
Whole amount of bills destroyed as appears by records,		55,847 00
Whole amount of unsigned bills on hand,		19,800 00
Whole amount of bills in bank, Aug. 21, 1861,		27,211 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$111,578 30
Circulation,	41,142 00	Real estate,	2,856 66
Deposits,	8,680 02	Bills of other banks and ch'ks,	5,652 84
Bank balances,	377 49	Bank balances,	4,375 95
Profits,	2,153 38	Specie,	2,889 14
	<hr/>		<hr/>
	127,352 89		127,352 89
Immediate liabilities,	50,199 51	Immediate resources,	12,917 93

CITY BANK AT BATH.

INCORPORATED MARCH 4, 1853.

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

Directors—J. H. McLellan, Oliver Moses, S. A. Houghton, David Patten, E. K. Harding, all of Bath.

Time of Examination, August 13, 1861.

Capital, \$150,000. Par value of shares, \$100.

Number of stockholders, 1,441.

Amount of stock owned out of the State, 59 shares.

Largest amount of stock held by any person or corporation, 64 shares.

Discount day, Wednesday.

Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ per cent.

Charges for exchange during past year, \$50.

Annual settlement made with the cashier.

Allow no interest upon deposits.

Annual expenses of the bank, exclusive of State tax, about \$2,000.

Do business in Boston at the Globe Bank.

Have special plates.

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

\$3,750 00

When declared,

Oct. 5, 1861.

Amount of reserved profits after declaring same,

1,375 07

Liability of directors as promisors,

20,166 07

Liability of directors as endorsers,

13,695 09

Amount of overdue or suspended paper,

16,000 00

Probable loss on same,

10 per cent.

Largest loan, March 19, 1861,

226,800 80

Loan as verified by actual inspection,

192,259 19

Whole amount of bills received as appears by the bank books,

206,000 00

Whole amount of unsigned bills,

55,750 00

Whole amount of bills destroyed as appears by the records,

30,000 00

Whole amount of bills in bank, Aug. 13, 1861,

70,375 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$150,000 00	Loan,	\$192,259 19
Circulation,	49,875 00	Real estate,	—
Deposits,	24,804 64	Bills of other banks and ch'ks,	9,527 00
Bank balances,	975 38	Bank balances,	19,139 40
Profits,	2,849 66	Specie,	7,579 09
	<u>228,504 68</u>		<u>228,504 68</u>
Immediate liabilities,	75,655 02	Immediate resources,	36,245 49

COBBOSSEE CONTEE BANK AT GARDINER.

INCORPORATED MARCH 23, 1852.

Wm. Bradstreet, *President*.Joseph Adams, *Cashier*.

Directors—Wm. Bradstreet, John S. Mitchell, Chas. Danforth, F. G. Richards, of Gardiner; Stephen Young, of Pittston.

Time of Examination, September 16, 1861.

Capital, \$100,000. Par value of shares, \$100.	
Number of stockholders, 73.	
Amount of stock owned out of State, 158 shares.	
Largest amount of stock held by any one person or corporation, 100 shares.	
Discount day, Monday.	
Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ to $\frac{1}{2}$ per cent.	
Annual settlement made with the cashier.	
Allow no interest upon deposits.	
Annual expenses of the bank, exclusive of State tax, about \$1,400.	
Do business in Boston at the Bank of Mutual Redemption.	
Have general plates.	
Rate and amount of last dividend, 3 per cent.,	\$3,000 00
When declared,	July 8, 1861.
Amount of reserved profits after declaring same,	7,546 38
Liability of directors as promisors and endorsers,	15,967 44
Amount of overdue or suspended paper,	34,633 85
Probable loss on same,	4,000 00
Largest loan, Jan. 14, 1861.	164,299 54
Loan as verified by actual inspection,	154,056 37
A bank note register dated Dec. 30, 1853, shows amount of bills in existence,	100,000 00
Amount of bills received since Dec. 30, 1853, as appears by engraver's bill exhibited,	150,000 00
Whole amount of unsigned bills in bank,	118,000 00
Whole amount of bills destroyed as appears by the records,	6,000 00
Whole amount of bills in bank, Sept. 16, 1861,	79,946 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$154,056 37
Circulation,	46,054 00	Real estate,	—
Deposits,	32,197 82	Bills of other banks and ch'ks,	4,275 00
Bank balances,	190 32	Bank balances,	17,918 73
Profits,	9,092 17	Specie,	10,284 21
		Suspense account,	1,000 00
	<hr/>		<hr/>
	187,534 31		187,534 31
Immediate liabilities,	78,442 14	Immediate resources,	32,477 94

CALAIS BANK AT CALAIS.

INCORPORATED APRIL 1, 1831.

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

Directors—George Downes, Gilman D. King, William Deming, Levi L. Lowell, Edward A. Barnard, all of Calais.

Time of Examination, November 16, 1861.

Capital, \$100,000. Par value of shares, \$50.	
Number of stockholders, 111.	
Stock owned out of the State, 1274 shares.	
Largest amount of stock held by any one person or corporation, 316 shares.	
Have no special discount day.	
Directors examine the affairs of the bank yearly.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of State tax, \$2,000.	
Do business with the Globe Bank, Boston.	
Have special plates for all bills excepting \$20's, 50's and 100's.	
Rate and amount of last dividend, 4 per cent.,	\$4,000 00
When declared,	July 15, 1861.
Amount of reserved profits after declaring the same,	15,555 52
Liability of directors as principals,	400 00
Liability of directors as endorsers,	7,402 00
Amount of overdue or suspended paper,	14,955 85
Probable loss on same,	2,000 00
Largest loan, January 5, 1861,	179,800 75
Loan as verified by actual inspection,	148,200 33
Whole amount of bills received as appears by the bill of engraver exhibited,	440,173 00
Whole amount of bills destroyed as appears by the records,	279,173 00
Whole amount of unsigned bills in the bank,	61,000 00
Whole amount of bills in the bank, Nov. 16, 1861,	63,079 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$148,200 33
Circulation,	36,921 00	Real estate,	2,750 00
Deposits,	43,424 24	Bills of other banks and ch'ks,	11,589 00
Bank balances,	10,669 53	Bank balances,	38,091 09
Profits on hand,	19,190 33	Specie,	9,574 68
	<hr/>		<hr/>
	210,205 10		210,205 10
 Immediate liabilities,	 91,014 77	 Immediate resources,	 59,254 77

EASTERN BANK AT BANGOR.

INCORPORATED MARCH 21, 1835.

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

Directors—Amos M. Roberts, Edward Kent, John A. Peters, William Arnold, of Bangor; Joseph Chase, of Dover.

Time of Examination, September 24, 1861.

Capital, \$150,000. Par value of shares, \$100.

Number of stockholders, 77.

Amount of stock owned out of the State, 613 shares.

Largest amount of stock owned by any one person or corporation, 100 shares

Discount day, Thursday.

Rate of exchange for checks on Boston and elsewhere, $\frac{1}{2}$ per cent.

Annual settlement made with the cashier.

Allow no interest on deposits except on \$2,500 to the Savings Bank.

Annual expenses of the bank, exclusive of the State tax, about \$1,700.

Do business at the Suffolk Bank, Boston.

Have special plates.

Rate and amount of last dividend, 3 per cent.,

\$4,500 00

When declared,

Oct. 7, 1861.

Amount of reserved profits after declaring same,

1,363 01

Liability of directors as promisors and endorsers,

12,765 26

Amount of overdue or suspended paper, about

12,000 00

Probable loss on the same,

nothing.

Largest loan, Nov. 29, 1860,

295,307 13

Loan as verified by actual inspection,

232,070 19

Bills received as appears by bill of engraver exhibited,

177 090 00

Bills received as appears by bank books,

37,661 00

Whole amount of unsigned bills on hand,

32,000 00

Whole amount of bills in bank, Sept. 24, 1861,

108,639 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$150,000 00	Loan,	\$232,070 19
Circulation,	74,022 00	Bills of other banks and checks,	9,122 00
Deposits,	48,961 98	Bank balances,	26,235 40
Profits,	4,739 31	Specie,	10,295 70
	<hr/>		<hr/>
	277,723 29		277,723 29
Immediate liabilities,	122,983 98	Immediate resources,	45,653 10

FREEMAN'S BANK AT AUGUSTA.

INCORPORATED MARCH 2, 1833.

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

Directors—Watson F. Hallett, Benj. Davis, John Mulliken, Wm. Hunt, Llewellyn W. Lithgow, Owen C. Whitehouse, Thomas Lambard, all of Augusta.

Time of Examination, August 16, 1861.

Capital, \$100,000. Par value of shares, \$100.
 Number of stockholders, 97.
 Amount of stock owned out of the State, 136 shares.
 Largest amount of stock held by any one person or corporation, 63 shares.
 Have no special discount day.
 Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ to $\frac{3}{4}$ per cent.
 Charges for exchange during the year, \$631,55.
 Annual settlement made with the cashier.
 Have occasionally allowed interest upon deposits. Amount now bearing interest, is \$616.
 Annual expenses of the bank, exclusive of State tax, \$1,346,98.
 Do business in Boston at Bank of Commerce.
 Have general plates.
 Rate and amount of last dividend, 3 per cent., \$2,000 00
 When declared, July 1, 1861.
 Liability of directors as promisors and endorsers, 16,390 00
 Amount of overdue and suspended paper, 18,223 44
 Probable loss on same, 8,000 00
 Largest loan, August 15, 1861, 184,882 02
 Loan as verified by actual inspection, 184,882 02
 Amount of bills received as appears by records, 403,810 00
 Whole amount of bills destroyed as appears by records, 147,992 00
 Whole amount of unsigned bills, 105,668 00
 Whole amount of bills in bank, August 16, 1861, 80,555 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$184,882 02
Circulation,	69,595 00	Real estate,	553 26
Deposits,	52,453 94	Bills of other banks and ch'ks,	8,857 00
Bank balances,	2,215 99	Bank balances,	25,727 69
Profits,	1,986 84	Specie,	6,231 80
	<hr/>		<hr/>
	226,251 77		226,251 77
 Immediate liabilities,	 124,261 93	 Immediate resources,	 40,816 49

FARMERS' BANK AT BANGOR.

INCORPORATED MARCH 23, 1853.

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

Directors—James Dunning, Solomon Parsons, James B. Fiske, Winthrop Chapman, of Bangor; one vacancy.

Time of Examination, September 24, 1861.

Capital \$100,000. Par value of shares, \$100.	
Number of stockholders, 87.	
Amount of stock owned out of the State, 105 shares.	
Largest amount of stock owned by any one person or corporation, 151 shares.	
Discount day, Mondays.	
Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ per cent.	
Charges for exchange during the year, about \$300.	
Annual settlement made with the cashier.	
Have allowed interest upon deposits. Amount now bearing interest, \$1,500.	
Annual expenses of the bank, exclusive of State tax, \$1,200.	
Do business in Boston at the Suffolk Bank.	
For small bills special plates, for large bills general plates.	
Rate and amount of last dividend, 3 per cent.,	\$3,000 00
When declared,	Oct. 5, 1861.
Amount of reserved profits after declaring same.	494 30
Liability of directors as promisors,	10,047 00
Liability of directors as endorsers,	25,670 78
Amount of overdue or suspended paper,	8,520 25
Probable loss on same,	520 25
Largest loan, Nov. 10, 1860,	178,781 55
Loan as verified by actual inspection,	142,236 17
Whole amount of bills of first emission as appears by bill of engraver exhibited,	287,600 00
Bills of first emission destroyed as appears by records,	285,800 00
Whole amount of bills of second emission as appears by engraver's bill exhibited,	119,000 00
Whole amount of unsigned bills in bank,	16,800 00
Whole amount of bills in bank Sept 24, 1861,	50,248 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$142,236 17
Circulation,	53,752 00	Real estate,	5,000 00
Deposits,	31,863 46	Bills of other banks and ch'ks,	8,651 78
Profits,	2,964 28	Bank balances,	27,050 02
		Specie,	5,641 77
	<hr/>		<hr/>
	188,579 74		188,579 74
Immediate liabilities,	85,615 46	Immediate resources,	41,343 57

FRONTIER BANK AT EASTPORT.

INCORPORATED APRIL 1, 1886.

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

Directors—O. S. Livermore, A. Hayden, Geo. A. Peabody, S. B. Hume, Robert Moore, Jr., C. B. Paine, of Eastport; Jeremiah Fowler, of Lubec.

Time of Examination, November 15, 1861.

Capital, \$75,000. Par value of shares, \$75.	
Number of stockholders, 75.	
Amount of stock owned out of State, 426 shares.	
Largest amount of stock held by any one person or corporation, 52 shares.	
Discount day, Wednesday.	
Annual settlement with the cashier made.	
Allow no interest upon deposits.	
Annual expenses of the bank, exclusive of State tax, about \$1,800.	
Do business at the North Bank, Boston.	
Keep a deposit at the Suffolk Bank, Boston.	
Have general plates.	
Rate and amount of last dividend, 4 per cent.,	\$3,000 60
When declared,	Oct. 1, 1861.
Amount of reserved profits after declaring same,	10,600 00
Liability of directors as promisors and endorsers,	19,031 88
Amount of overdue or suspended paper,	1,890 00
Probable loss on same,	75 per cent.
Largest loan, Nov. 28, 1860,	131,608 90
Loan as verified by actual inspection,	103,144 09
Whole amount of bills in existence as appears by the bank ledger,	51,650 00
Whole amount of bills in the bank Nov. 15, 1861, including \$2,400 received in Boston,	34,059 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	103,144 09
Circulation,	17,591,00	Real estate,	8,486 12
Deposits,	32,021 16	Bills of other banks and ch'ks,	7,644 08
Bank balances,	7,409 49	Bank balances,	19,787 57
Profits,	11,985 71	Specie,	4,945 50
	<hr/>		<hr/>
	144,007 36		144,007 36
immediate liabilities,	57,021 65	Immediate resources,	32,377 15

GRANITE BANK AT AUGUSTA.

INCORPORATED APRIL 1, 1836.

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

Directors—Wm. A. Brooks, D. Alden, James W. North, A. G. Dole, Wm. Caldwell.

Time of Examination, August 16, 1861.

Capital \$75,000. Par value of shares, \$75.

Number of stockholders, 81.

Amount of stock owned out of the State, 196 shares.

Largest amount of stock owned by any one person or corporation, 105 shares.

Discount day, Monday.

Rate of exchange for checks on Boston and elsewhere, $\frac{1}{2}$ per cent.

Directors make an annual examination into the affairs of the bank.

Allow no interest upon deposits.

Annual expenses of the bank, exclusive of State tax, about \$1,250.

Do business in Boston at Suffolk Bank.

Have general plates.

Rate and amount of last dividend, 3 per cent.,

\$2,250 00

When declared,

June 29, 1861.

Reserved profits after declaring same,

1,352 55

Liability of directors as promisors and endorsers,

8,732 11

Amount of overdue or suspended paper,

2,357 74

Probable loss on same,

2,000 00

Largest loan, Sept. 17, 1860,

124,065 13

Loan as verified by actual inspection,

90,344 95

Whole amount of bills issued as appears by the bank note account upon the ledger,

160,000 00

Whole amount of bills destroyed as appears by records,

26,900 00

Whole amount of bills in bank, Aug. 16, 1861,

104,477 00

Whole amount of unsigned bills on hand,

28,700 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$90,344 95
Circulation,	29,523 00	Real estate,	2,200 00
Deposits,	26,485 11	Bills of other banks and ch'ks,	17,963 00
Profits,	2,066 10	Bank balances,	16,114 64
		Specie,	6,451 02
	<hr/>		<hr/>
	133,074 21		133,074 21
Immediate liabilities,	56,008 11	Immediate resources,	40,529 26

GARDINER BANK AT GARDINER.

INCORPORATED JANUARY 31, 1814.

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

Directors—Joseph Bradstreet, F. Allen, R. Williamson, W. W. Bradstreet, Seth G. Moore, all of Gardiner.

Time of Examination, September 16, 1861.

Capital, \$50,000. Par value of shares, \$50.	
Number of stockholders, 59.	
Amount of stock owned out of the State, 80 shares.	
Largest amount of stock held by any one person or corporation, 118 shares.	
Discount day, Monday.	
Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ to $\frac{1}{2}$ per cent.	
Charges for exchange during past year, about \$150.	
Annual settlement made with the cashier.	
Allow no interest upon deposits.	
Annual expenses of the bank, exclusive of State tax, about \$900.	
Do business in Boston at Tremont Bank.	
Have general plates.	
Rate and amount of last dividend, 3 per cent.,	\$1,500 00
When declared,	Sept. 2, 1861.
Amount of reserved profits after declaring the same,	624 25
Liability of directors as promisors and endorsers,	1,879 35
Amount of overdue or suspended paper,	6,000 00
Probable loss on same,	uncertain.
Largest loan, Oct. 6, 1860,	96,152 60
Loan as verified by actual inspection,	65,764 75
Whole amount of bills issued as appears by a bank note register,	574,063 00
Whole amount of bills destroyed as appears by bank note register and by records,	492,665 00
Whole amount of bills in bank, Sept. 16, 1861,	60,585 00
Whole amount of unsigned bills,	12,500 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$65,764 75
Circulation,	20,813 00	Real estate,	2,000 00
Deposits,	16,074 76	Bills of other banks and ch'ks,	2,456 26
Bank balances,	702 36	Bank balances,	18,240 89
Profits,	361 46	Specie,	4,742 68
Suspense account,	5,253 00		
	<hr/>		<hr/>
	93,204 58		93,204 58
Immediate liabilities,	37,590 12	Immediate resources,	25,439 83

GEORGES BANK AT THOMASTON.

INCORPORATED FEBRUARY 14, 1852.

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

Directors—Edward O'Brien, Joseph Gillchrist, Robert Walsh, Thomas O'Brien, Levi B. Gillchrist, William Stetson, of Thomaston; Edwin Smith, of Warren.

Time of Examination, September 18, 1861.

Capital, \$50,000. Par value of shares, \$100.	
Number of stockholders, 115.	
Amount of stock owned out of the State, 25 shares.	
Largest amount of stock held by any one person or corporation, 52 shares.	
Discount day, 1st and 3d Monday of each month.	
Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ per cent.	
Charges for exchange during past year, about \$70.	
Annual settlement made with the cashier.	
Allow no interest upon deposits.	
Annual expenses of the bank, exclusive of State tax, about \$850.	
Do business in Boston at the Exchange Bank.	
Have general plates.	
Rate and amount of last dividend, 4 per cent.,	\$2,000 00
When declared,	Oct. 14, 1861.
Amount of reserved profits after declaring same,	165 10
Liability of directors as promisors and endorsers,	4,125 00
Amount of overdue or suspended paper,	7,500 00
Largest loan, Dec. 15, 1860,	71,333 24
Loan as verified by actual inspection,	51,934 17
Whole amount of bills received. (The bill of the engraver was exhibited for \$61,400; the balance, \$35,600, appeared on the ledger and in unsigned bills.)	97,000 00
Whole amount of bills destroyed as appears by records,	23,400 00
Whole amount of unsigned bills on hand,	10,000 00
Whole amount of bills in bank, Sept. 18, 1861,	25,896 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$51,934 17
Circulation,	37,704 00	Real estate,	9,070 32
Deposits,	56,777 45	Bills of other banks and ch'ks,	838 72
Bank balances,	12 34	Bank balances,	70,732 12
Profits,	1,832 81	Specie,	13,751 27
	<hr/>		<hr/>
	146,326 60		146,326 60
Immediate liabilities,	94,493 79	Immediate resources,	85,322 11

INTERNATIONAL BANK AT PORTLAND.

INCORPORATED MARCH 22, 1859.

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

Directors—St. John Smith, Ezra Carter, Jr., H. J. Libby, Charles Holden, Phin-chas Barnes, all of Portland.

Time of Examination, November 3, 1861.

Capital, \$625,000. Increased from \$500,000 to the present amount by act of February, 1861. Par value of shares, \$100.

Number of stockholders, 482.

Stock owned out of State, 530 shares.

Largest amount held by any one person or corporation, 150 shares.

Discount day, Wednesday.

Rate of exchange for checks, from $\frac{1}{4}$ to $\frac{1}{2}$ per cent.

Annual settlement is made with the cashier.

Allow no interest upon deposits.

Annual expenses of the bank, exclusive of State tax, about \$4,000.

Keep an account with Shoe and Leather Dealers' Bank, Boston, and with Merchants' Bank, New York. Have special deposit at Suffolk.

Rate and amount of last dividend, 3 per cent., \$15,000 00

When declared, Oct. 7, 1861. 4,587 86

Amount of reserved profits after declaring same, 26,238 00

Liability of directors as principals, 86,546 00

Liability of directors as endorsers, 10,505 00

Amount of overdue or suspended paper, nothing.

Probable loss on same, 807,440 94

Largest loan, Oct. 10, 1861, 776,633 83

Loan as verified by actual inspection, 502,000 00

Whole amount of bills received as appears by engraver's bills exhibited, 43,000 00

Whole amount of bills destroyed as appears by records, 152,750 00

Whole amount of unsigned bills in bank, 151,244 00

Whole amount of bills on hand,

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$625,000 00	Loan,	\$776,633 83
Circulation,	156,006 00	Real estate,	10,097 84
Deposits,	110,764 17	Bills of other banks and ch'ks,	15,273 00
Bank balances,	9,234 98	Bank balances,	66,838 07
Profits,	9,589 99	Specie,	41,752 40
	<u>910,595 14</u>		<u>910,595 14</u>
Immediate liabilities,	276,005 15	Immediate resources,	123,863 47

KENDUSKEAG BANK AT BANGOR.

INCORPORATED JULY 13, 1847.

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

Directors—G. W. Pickering, T. A. Taylor, G. C. Pickering, T. A. Pickering, of Bangor; Byron Porter, of Waterville.

Time of Examination, September 23, 1861.

Capital \$75,000. Par value of shares, \$75.	
Number of stockholders, 10.	
Amount of stock owned out of the State, 975 shares.	
Largest amount of stock held by any one person or corporation, 209 shares.	
Have no special discount day.	
Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ per cent.	
Charges for exchange during the past year, about \$500.	
Annual settlement made with the cashier.	
Allow interest upon deposits. Amount bearing interest, \$19,181.	
Annual expenses of the bank, exclusive of State tax, about \$1,600.	
Do business in Boston at the Suffolk Bank.	
Have special plates.	
Rate and amount of last dividend, 4 per cent.,	\$3,000 00
When declared,	Sept. 21, 1861.
Amount of reserved profits after declaring the same,	1,882 58
Liability of directors as promisors and endorsers,	24,592 71
Amount of overdue or suspended paper,	6,141 46
Probable loss on same,	all considered good.
Largest loan, April 6, 1861,	170,234 02
Loan as verified by actual inspection,	152,346 44
Whole amount of bills received as appears by the bill of engraver exhibited,	369,100 00
Whole amount destroyed as appears by records,	99,100 00
Whole amount of unsigned bills in bank,	700 00
Whole amount of bills in bank, Sept. 23, 1861,	213,554 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$152,346 44
Circulation,	55,746 00	Real estate,	11,143 31
Deposits,	71,386 65	Bills of other banks and ch'ks,	17,528 49
Bank balances,	840 72	Bank balances,	12,513 61
Profits,	1,882 58	Specie,	11,324 10
	<hr/>		<hr/>
	204,855 95		204,855 95
Immediate liabilities,	127,973 37	Immediate resources,	41,366 20

LINCOLN BANK AT BATH.

INCORPORATED JUNE 16, 1813.

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

Directors—James F. Patten, Charles Davenport, L. W. Houghton, J. P. Morse, Thomas Harward, all of Bath.

Time of Examination, August 15, 1861.

Capital, \$200,000. Par value of shares, \$100.	
Number of stockholders, 131.	
Amount of stock owned out of the State, 129 shares.	
Largest amount of stock owned by any person or corporation, 200 shares.	
Discount day, Tuesday.	
Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ per cent.	
Annual examination into the affairs of the bank made by the directors.	
Allow no interest upon deposits.	
Annual expenses of the bank, exclusive of State tax, about \$2,000.	
Do business at the Globe Bank, Boston.	
Have special plates.	
Rate and amount of last dividend, $2\frac{1}{2}$ per cent.,	\$5,000 00
When declared,	Oct. 1, 1861.
Amount of reserved profits after declaring same,	624 48
Liability of directors as promisors,	4,226 00
Liability of directors as endorsers,	750 00
Amount of overdue or suspended paper,	13,520 16
Probable loss on same,	6,000 00
Largest loan, Dec. 3, 1860,	265,725 64
Loan as verified by actual inspection,	190,983 50
Whole amount of bills received from engraver as appears by the books,	297,500 00
Whole amount of bills destroyed as appears by records,	125,664 00
Whole amount of unsigned bills in bank,	71,500 00
Whole amount of bills in bank, Aug. 15, 1861,	45,820 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$200,000 00	Loan,	\$190,983 50
Circulation,	54,506 00	Bills of other banks and ch'ks,	4,255 00
Deposits,	130,164 40	Bank balances,	163,039 40
Profits,	4,240 16	Specie,	12,949 07
		Suspense account,	17,683 50
	<hr/>		<hr/>
	388,910 56		388,910 56
Immediate liabilities,	184,670 40	Immediate resources,	180,243 56

LONG REACH BANK AT BATH.

INCORPORATED APRIL 13, 1857.

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

Directors—D. C. Magoun, Samuel Robinson, B. C. Sewall, M. F. Gannett, C. I. Owen, all of Bath.

Time of Examination, August 14, 1861.

Capital, \$100,000. Par value of shares, \$100.	
Number of stockholders, 126.	
Amount of stock owned out of the State, 32 shares.	
Largest amount of stock owned by any one person or corporation, 51 shares.	
Discount day, Thursday.	
Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ per cent.	
Annual settlement made with the cashier.	
Allow no interest upon deposits.	
Annual expenses of the bank, exclusive of State tax, about \$1,600.	
Do business at the Exchange Bank, Boston.	
Have special plates for \$500 bills, all others general.	
Rate and amount of last dividend, 3 per cent.,	\$3,000 00
When declared,	Oct. 16, 1861.
Amount of reserved profits after declaring same,	176 13
Liability of directors as promisors and endorsers,	27,893 87
Amount of overdue or suspended paper,	2,426 01
Probable loss on same,	390 00
Largest loan, Feb., 1861,	142,000 00
Loan as verified by actual inspection,	135,285 17
Whole amount of bills received as appears by the books,	79,000 00
Whole amount of unsigned bills on hand,	7,000 00
Whole amount of bills in the bank Aug. 14, 1861,	43,969 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$135,285 17
Circulation,	28,031 00	Real estate,	—
Deposits,	32,477 07	Bills of other banks and ch'ks,	5,704 00
Bank balances,	385 32	Bank balances,	17,719 67
Profits,	3,439 58	Specie,	5,625 13
	<hr/>		<hr/>
	164,333 97		164,333 97
Immediate liabilities,	60,894 39	Immediate resources,	29,048 80

LEWISTON FALLS BANK AT LEWISTON.

INCORPORATED MAY 30, 1851.

Samuel W. Kilvert, *President.*Albert H. Small, *Cashier.*

Directors—S. W. Kilvert, Daniel Holland, A. D. Lockwood, J. G. Coburn, S. R. Bearce, Arch'd Wakefield, of Lewiston; Timothy Walker, of Rumford.

Time of Examination, September 10, 1861.

Capital, \$200,000. Par value of shares, \$100.	
Number of stockholders, 156.	
Amount of stock owned out of the State, 350 shares.	
Largest amount of stock owned by any one person or corporation, 100 shares.	
Discount days, Tuesday and Friday.	
Rates of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ per cent.	
Amount of charges for exchange past year, \$178.86.	
Annual settlement made with the cashier.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of State tax, about \$2,000.	
Do business at Bank of Commerce, Boston.	
Have special plates.	
Rate and amount of last dividend.*	
Liability of directors as promisors,	\$5,971 09
Liability of directors as endorsers,	3,232 42
Amount of overdue or suspended paper,	29,682 84
Probable loss on same,	50 per cent.
Largest loan, Dec. 22, 1860,	363,098 02
Loan as verified by actual inspection,	315,102 19
The cashier presented a certificate from Isaac Cary stating that the Lewiston Falls Bank had received from the New England Bank Note Co. and the American Bank Note Co. from the organization of the bank Feb., 1852, to March 20, 1861,	635,582 00
Whole amount of bills destroyed as appears by record,	341,011 00
Whole amount of unsigned bills in bank,	71,400 00
Whole amount of bills in bank Sept. 10, 1861,	95,082 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$200,000 00	Loan,	\$315,102 19
Circulation,	128,083 00	Real estate,	25,684 72
Deposits,	29,827 25	Bills of other banks and ch'ks,	1,725 14
Bank balances,	—	Bank balances,	7,385 16
Profits,	14,576 08	Specie,	16,795 28
		Bank stock,	5,799 84
	<hr/>		<hr/>
	372,492 33		372,492 33
Immediate liabilities,	157,916 25	Immediate resources,	25,905 58

* Two years ago the stockholders instructed the directors to make no dividends until all bad debts were charged off and the capital made good, since which time no dividends have been made. At the annual meeting in October, directors reported that they had charged off all doubtful paper, and had a balance of profits, \$1,974.36.

LIME ROCK BANK AT ROCKLAND.

INCORPORATED APRIL 1, 1836.

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

Directors—H. G. Berry, I. S. Coburn, T. W. Hix, Reuben Sherrer, John Spear, of Rockland; B. Crabtree, of Camden.

Time of Examination, September 19, 1861.

Capital, \$70,000. Par value of shares, \$70.	
Number of stockholders, 156.	
Amount of stock owned out of the State, 41.	
Largest amount of stock owned by any one person or corporation, 35 shares.	
Have no special discount day.	
Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ per cent.	
Annual settlement made with the cashier.	
Allow no interest upon deposits.	
Annual expenses of the bank, exclusive of State tax, about \$1,400.	
Do business in Boston at Suffolk and at Exchange Bank.	
Have general plates.	
Rate and amount of last dividend, \$2 per share,	\$2,000 00
When declared,	April 16, 1861.
Liabilities of directors as promisors and endorsers,	12,584 68
Amount of overdue or suspended paper,	31,355 53.
Of which amount \$23,392,93 is secured; the balance is \$7,962,60	
upon which there may be a loss of \$4,000.	
Largest loan, Nov. 19, 1860,	123,072 65
Loan as verified by actual inspection,	92,575 63
In August, 1858, a committee of the stockholders, specially chosen for the purpose, reported whole amount of bills in existence,	\$57,605 00
Whole amount of bills received since as appears by the books.	74,750 00
Whole amount of bills destroyed as appears by records,	56,108 00
Whole amount of bills in bank, Sept. 19, 1861,	34,934 00
Whole amount of bills unsigned, on hand,	9,500 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$70,000 00	Loan,	\$92,575 63
Circulation,	41,313 00	Real estate,	4,400 00
Deposits,	35,089 05	Bills of other banks and checks,	8,760 97
Bank balances,	1,091 23	Bank balances,	33,470 46
Profits,	1,612 24	Specie,	9,898 46
	<u>149,105 52</u>		<u>149,105 52</u>
Immediate liabilities,	77,493 28	Immediate resources,	52,129 80

LUMBERMAN'S BANK AT OLDTOWN.

INCORPORATED APRIL 9, 1852.

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

Directors—Wm. H. Smith, Asa Smith, Jr., of Bangor; J. W. Pollard, J. L. Smith, of Oldtown; John Gardner, of Patten.

Time of Examination, November 2, 1861.

Capital, \$50,000. Par value of shares, \$100.	
Number of stockholders, 23.	
Stock owned out of the State, 100 shares.	
Largest amount of stock held by any one person or corporation, 100 shares.	
Have no special discount day.	
Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ per cent.	
Charges for exchange during the past year, \$440.37.	
Annual settlement made with the cashier.	
Have allowed interest upon a limited amount of deposits. Amount bearing interest.	
\$2,960.	
Annual expenses of bank, exclusive of State tax, about \$1,250.	
Do business at the Bank of Mutual Redemption. Boston.	
Have general plates for \$10's, 20's, 50's and 100's. Special for 1's, 2's, 3's and 5's.	
Rate and amount of last dividend, 3 per cent.,	\$1,500 00
When declared,	Oct. 15, 1861.
Amount of reserved profits after declaring same,	398 06
Liability of directors as promisors and endorsers,	8,698 90
Amount of overdue or suspended paper,	20,554 00
Probable loss on same,	1,000 00
Largest loan, Dec. 29, 1860,	88,261 31
Loan as verified by actual inspection,	70,668 86
Whole amount of bills received as appears by the engraver's bill exhibited,	210,050 00
Whole amount of bills destroyed as appears by records,	68,000 00
Whole amount of unsigned bills in bank,	45,150 00
Whole amount of bills in bank, Nov. 2, 1861,	77,427 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$70,668 86
Circulation,	19,473 00	Real estate,	2,300 00
Deposits,	16,229 15	Bills of other banks and ch'ks,	4,358 84
Profits,	530 72	Bank balances,	5,511 67
		Specie,	3,393 50
	<hr/>		<hr/>
	86,232 87		86,232 87
Immediate liabilities,	35,702 15	Immediate resources,	13,264 01

MERCHANTS' BANK AT BANGOR.

INCORPORATED JULY 18, 1850.

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

Directors—W. A. Blake, Cyrus Goss, Wiggins Hill, James Bowler, of Bangor; Asa Smith, of Mattawamkeag; Francis Hill, of Exeter.

Time of Examination, September 23, 1861.

Capital, \$100,000. Par value of shares, \$100.	
Number of stockholders, 67.	
Stock owned out of the State, 396 shares.	
Largest amount of stock held by any one person or corporation, 75 shares.	
Have no special discount day.	
Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ per cent.	
Allow no interest upon deposits.	
Annual expenses of the bank, exclusive of State tax, \$1,500.	
Do business in Boston at the Bank of Commerce.	
Have special plates.	
Rate and amount of last dividend, 4 per cent.,	\$4,000 00
When declared,	Oct. 15, 1861.
Amount of reserved profits after declaring same,	5,448 38
Liability of directors as promisors and endorsers,	5,619 96
Amount of overdue and suspended paper,	6,254 43
Probable loss on the same,	$\frac{1}{2}$ the am't.
Largest loan,	196,472 72
Loan as verified by actual inspection,	195,842 32
Whole amount of bills received, (bill of the engraver exhibited for this amount with the exception of \$10,000,)	337,000 00
Whole amount of bills destroyed as appears by records,	90,200 00
Whole amount of unsigned bills on hand,	55,700 00
Whole amount of bills in bank, Sept. 23, 1861,	135,785 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$195,842 32
Circulation,	55,315 00	Real estate,	174 60
Deposits,	71,683 30	Bills of other banks and ch'ks, 4,337 86	
Bank balances,	180 47	Bank balances,	27,004 16
Profits,	9,678 19	Specie,	9,498 02
	<hr/>		<hr/>
	236,856 96		236,856 96
Immediate liabilities,	127,178 77	Immediate resources,	40,840 04

* Deceased December, 1861. Vacancy not yet filled.

MERCANTILE BANK AT BANGOR.

INCORPORATED FEBRUARY 4, 1859.

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

Directors—Samuel Larrabee, Caleb Billings, David Bugbee, of Bangor; Arthur B. Sutton, of Upper Stillwater; Eben'r Woodbury, of Houlton.

Time of Examination, September 23, 1861.

Capital, \$75,000. Par value of shares, \$50.	
Number of stockholders, 64.	
Amount of stock owned out of the State, 765 shares.	
Largest amount of stock held by any one person or corporation, 400 shares.	
Have no special discount day.	
Rate of exchange for checks on Boston and elsewhere, $\frac{1}{8}$ to $\frac{1}{4}$ per cent.	
Charges for exchange during past year, about \$550.	
Annual settlement made with the cashier.	
Have several conditional deposits on which small interest is paid, if money remain for a certain time.	
Annual expenses of the bank, exclusive of State tax, about \$1,300.	
Do business at the Suffolk Bank, Boston.	
Have special plates.	
Rate and amount of last dividend, 4 per cent.,	\$3,000 00
When declared,	Oct. 1, 1861.
Amount of reserved profits after declaring same,	4,906 45
Liability of directors as promisors,	11,056 06
Liability of directors as endorsers,	25,597 10
Amount of overdue or suspended paper,	1,202 00
Probable loss on same,	nothing.
Largest loan, Aug. 31, 1861,	164,685 06
Loan as verified by actual inspection,	159,334 35
Whole amount of bills received as appears by engraver's bill exhibited,	125,700 00
Whole amount of bills destroyed as appears by records,	3,300 00
Whole amount of bills in bank, Sept. 23, 1861,	68,237 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$159,334 35
Circulation,	54,163 00	Real estate,	—
Deposits,	45,517 18	Bills of other banks and ch'ks,	9,325 04
Profits,	6,724 28	Bank balances,	2,963 22
		Specie,	9,781 85
	<hr/>		<hr/>
	181,404 46		181,404 46
Immediate liabilities,	99,680 18	Immediate resources,	22,070 11

MARKET BANK AT BANGOR.

INCORPORATED MARCH 14, 1854.

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

Directors—Samuel F. Hersey, George Stetson, Elijah L. Hamlin, of Bangor; Edwin Eddy, of Bradley.

Time of Examination, September 24, 1861.

Capital, \$100,000. Par value of shares, \$100.	
Number of stockholders, 60.	
Amount of stock owned out of the State, 65 shares.	
Largest amount of stock owned by any one person or corporation, 152 shares	
Have no special discount day.	
Charges for exchange during year, \$329,95.	
Annual settlement made with the cashier.	
Pay a small interest upon about \$5,000 of the deposit.	
Annual expenses of the bank, exclusive of the State tax, about \$1,500.	
Do business in Boston at the Suffolk Bank.	
Have general plates.	
Rate and amount of last dividend, 3 per cent.,	\$3,000 00
When declared,	Oct 1, 1861.
Amount of reserved profits after declaring same,	3,876 98
Liability of directors as promisors,	2,250 00
Liability of directors as endorsers,	212 34
Amount of overdue or suspended paper,	11,607 14
Probable loss on the same,	25 per ct.
Largest loan was Dec. 29, 1860,	197,133 97
Loan as verified by actual inspection,	177,128 27
Whole amount of bills received, and for this amount the engraver's bill was exhibited for all but one lot of \$7,000,	213,472 00
Whole amount of bills destroyed as appears by records,	60,546 00
Whole amount of unsigned bills on hand,	25,100 00
Whole amount of bills in bank, Sept. 24, 1861,	68,458 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$177,128 27
Circulation,	59,368 00	Real estate,	14,332 32
Deposits,	51,380 08	Bills of other banks and ch'ks,	10,479 43
Profits,	7,448 61	Bank balances,	9,406 74
		Specie,	9,849 93
	<hr/>		<hr/>
	221,196 69		221,196 69
Immediate liabilities,	113,748 08	Immediate resources,	29,736 10

MERCHANTS' BANK AT PORTLAND.

INCORPORATED FEBRUARY 19, 1825.

Rensselaer Cram, *President.*Charles Payson, *Cashier.*

Directors—Rensselaer Cram, Wm. Willis, Charles Kimball, Jacob McLellan, Rufus E. Wood, Charles Oxnard, N. W. Rice, all of Portland.

Time of Examination, November 5, 1861.

Capital, \$285,850. Par value of shares, \$75.

Number of stockholders, 186.

Amount of stock owned out of State, 443 shares.

Largest amount of stock held by any one person or corporation, 232 shares.

Discount day, Tuesday.

Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ per cent.

Annual settlement made with the cashier.

Allow no interest upon deposits.

Annual expenses of the bank, exclusive of State tax, \$3,870,68.

Do business with the State Bank, Boston.

Have special plates for all bills except \$500's.

Rate and amount of last dividend, $\frac{1}{4}$ per cent.,

\$9,000 00

When declared,

Oct., 1861.

Amount of reserved profits after declaring same,

31,930 56

Liability of directors as promisors and endorsers,

35,804 13

Amount of overdue or suspended paper,

18,279 23

Probable loss on same,

2,000 00

Largest loan, Nov. 26, 1860,

451,533 46

Loan as verified by actual inspection,

433,944 08

Whole amount of bills received from the engraver,

1,247,075 00

Whole amount of bills destroyed as appears by the records,

786,875 00

Whole amount of unsigned bills in bank,

326,200 00

Whole amount of bills in bank, Nov. 5, 1861,

92,217 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$285,850 00	Loan,	\$433,944 08
Circulation,	91,783 00	Real estate,	37,402 48
Deposits,	117,679 97	Bills of other banks and ch'ks,	25,657 81
Bank balances,	3,417 31	Bank balances,	11,107 07
Profits,	32,775 56	Specie,	23,394 40
	<hr/>		<hr/>
	581,505 84		581,505 84
Immediate liabilities,	212,680 28	Immediate resources,	60,159 28

MECHANICS' BANK AT PORTLAND.

INCORPORATED APRIL 18, 1854.

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

Directors—Allen Haines, Edward Hamblin, T. S. Abbott, of Portland; Henry Pennell, of Gray; Isaac Dyer, of Baldwin.

Time of Examination, November 6, 1861.

Capital, \$100,000. Par value of shares, \$100.

Number of stockholders, 126.

Stock owned out of the State, 130 shares.

Largest amount held by any one person or corporation, 50 shares.

Discount day, Tuesday.

Rate of exchange for checks on Boston and elsewhere, $\frac{1}{2}$ per cent.

Charges for exchange during the year, about \$100.

Annual settlement made with the cashier.

Allow no interest upon deposits.

Annual expenses of the bank, exclusive of State tax, about \$1,802.

Keep an account with the Suffolk Bank, Boston.

Have general plates.

Rate and amount of last dividend, 4 per cent.,

\$4,000 00

When declared,

Oct. 1, 1861.

Amount of reserved profits after declaring same,

495 83

Liability of directors as promisors,

12,926 00

Liability of directors as endorsers,

3,572 00

Amount of overdue or suspended paper,

18,366 62

Probable loss on same,

uncertain.

Largest loan, March 12, 1861,

193,304 77

Loan as verified by actual inspection,

187,598 88

Whole amount of bills received as appears by the engraver's bill exhibited,

221,000 00

Whole amount of bills destroyed as appears by records,

31,000 00

Whole amount of unsigned bills on hand,

57,000 00

Whole amount of bills in bank, Nov. 6, 1861,

43,647 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$187,598 88
Circulation,*	83,353 00	Real estate,	-
Deposits,	12,698 39	Bills of other banks and ch'ks,	953 52
Profits,	1,041 10	Bank balances,	2,536 90
		Specie,	12,003 19
	<hr/>		<hr/>
	203,092 49		203,092 49
Immediate liabilities,	102,051 33	Immediate resources,	15,493 61

* Less \$9,000 redeemed at the Suffolk.

MANUFACTURERS AND TRADERS' BANK AT PORTLAND.

INCORPORATED FEBRUARY 27, 1832.

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

Directors—Rufus Horton, Neal Dow, Eleazer McKenney, A. K. Shurtleff, Frederick G. Messer, all of Portland.

Time of Examination, November 12, 1861.

Capital, \$250,000. Par value of shares, \$50.	
Number of stockholders, 265.	
Stock owned out of the State, 34 shares.	
Largest amount of stock held by any one person or corporation, 306 shares.	
Discount day, Tuesday.	
Rate of exchange for checks on Boston, $\frac{1}{4}$ per cent.	
Annual settlement made.	
Have allowed interest on about \$2,000 of deposits.	
Annual expenses of the bank, exclusive of State tax, about \$4,038.	
Do business with Suffolk Bank, Boston, and with the Phenix Bank, New York.	
Have special plates.	
Rate and amount of last dividend, $3\frac{1}{2}$ per cent.,	\$8,750 00
When declared,	Oct., 1861.
Amount of reserved profits after declaring same,	6,048 08
Liability of directors as principals,	9,200 00
Liability of directors as sureties,	15,969 08
Amount of overdue or suspended paper,	200 06
Probable loss on same,	nothing.
Largest loan, Nov. 27, 1860,	489,687 16
Loan as verified by actual inspection,	432,024 20
Whole amount of bills received as appears by the bill of engraver exhibited,	981,750 00
Whole amount of bills destroyed as appears by the records,	528,750 00
Whole amount of unsigned bills in the bank,	225,000 00
Whole amount of bills in the bank Nov. 12, 1861,	131,659 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$250,000 00	Loan,	432,024 20
Circulation,	96,341 00	Real estate,	500 00
Deposits,	95,582 13	Bills of other banks and ch'ks,	4,933 00
Bank balances,	3,066 45	Bank balances,	2,990 32
Profits,	8,686 29	Specie,	13,228 35
	<hr/> 453,675 87		<hr/> 453,675 87
Immediate liabilities,	194,989 58	Immediate resources,	21,151 67

MAINE BANK AT BRUNSWICK.

INCORPORATED APRIL 14, 1857.

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

Directors—Samuel R. Jackson, N. T. Palmer, John D. Lincoln, Robert Bowker,
Thos. Skolfield, Geo. F. Mustard, of Brunswick; Jesse D. Wilson, of Topsham.

Time of Examination, August 12, 1861.

Capital, \$50,000. Par value of shares, \$100.	
Number of stockholders, 95.	
Amount of stock owned out of the State, 7 shares.	
Largest amount of stock held by any one person or corporation, 27 shares.	
Discount days, Monday and Thursday.	
Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ per cent.	
Annual settlement made with the cashier.	
Allow no interest upon deposits.	
Annual expenses of the bank, exclusive of State tax, about \$1,000.	
Do business in Boston at the Bank of Mutual Redemption.	
Have general plates.	
Rate and amount of last dividend, 3 per cent.,	\$1,500 00
When declared,	Oct., 1861.
Amount of reserved profits after declaring the same,	1,075 00
Liability of directors as promisors,	1,600 00
Liability of directors as endersers,	12,527 00
Amount of overdue or suspended paper,	2,023 26
Probable loss on same,	nothing.
Largest loan, Oct. 4, 1860,	99,838 90
Loan as verified by actual inspection,	89,500 66
Whole amount of bills received as appears by engraver's bill exhibited,	100,500 00
Whole amount of unsigned bills,	23,500 00
Whole amount of bills in bank, Aug. 12, 1861,	42,946 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$89,500 66
Circulation,	34,054 00	Real estate,	6,220 32
Deposits,	26,062 26	Bills of other banks and ch'ks,	2,516 95
Profits,	2,423 69	Bank balances,	9,418 71
		Specie,	4,883 31
	<hr/>		<hr/>
	112,539 95		112,539 95
Immediate liabilities,	60,116 26	Immediate resources,	16,818 97

MANUFACTURERS' BANK AT SACO.

INCORPORATED FEBRUARY 23, 1825.

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

Directors—T. Jordan, N. M. Towle, David Fernald, Abraham Cutter, Philip Eastman, Daniel Smith Jr., John A. Berry, all of Saco.

Time of Examination, August 22, 1861.

Capital \$100,000. Par value of shares, \$100.	
Number of stockholders, 137.	
Amount of stock owned out of the State, 211 shares.	
Largest amount of stock owned by any one person or corporation, 58 shares.	
Discount day, Tuesday.	
Rate of exchange for checks on Boston and elsewhere, $\frac{1}{2}$ per cent.	
Charges for exchange during past year, about \$250.	
Annual settlement made with the cashier.	
Allow interest on deposits in certain cases. Amount of deposit upon interest, 4,523,08.	
Annual expenses of the bank, exclusive of State tax, about \$1,450.	
Do business in Boston at the Suffolk Bank.	
Have general plates.	
Rate and amount of last dividend, 3 per cent.,	\$3,000 00
When declared,	Oct. 7, 1861.
Reserved profits after declaring same,	2,886 74
Liability of directors as promisors and endorsers,	7,266 67
Amount of overdue or suspended paper,	16,640 90
Probable loss on same,	500 00
Largest loan, Sept. 1, 1860,	175,361 20
Loan as verified by actual inspection,	136,011 04
Whole amount of bills in existence as appears by the account of bank notes continued through seven successive ledgers, the ledger showing the emission and the destruction of bills,	114,400 00
Whole amount of bills in bank, Aug. 22, 1861,	74,306 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$136,011 04
Circulation,	40,094 00	Real estate,	4,260 00
Deposits,	28,931 49	Bills of other banks and ch'ks,	1,820 69
Bank balances,	294 92	Bank balances,	24,860 19
Profits,	5,852 83	Specie,	8,221 32
	<hr/>		<hr/>
	175,173 24		175,173 24
Immediate liabilities,	69,320 41	Immediate resources,	34,902 20

MARINE BANK AT DAMARISCOTTA.

INCORPORATED APRIL 17, 1852.

B. D. Metcalf, *President.*E. Flye, *Cashier.*

Directors—B. D. Metcalf, Abner Stetson, Daniel Day, J. G. Huston, Alden Flye
all of Damariscotta.

Time of Examination, September 17, 1861.

Capital, \$50,000. Par value of shares, \$100.

Number of stockholders, 73.

Amount of stock owned out of the State, 33 shares.

Largest amount of stock held by any one person or corporation, 47 shares.

Discount day, Monday.

Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ to $\frac{1}{2}$ per cent.

Annual settlement made with the cashier.

Allow no interest upon deposits.

Annual expenses of the bank, exclusive of State tax, about \$850.

Do business in Boston at the Bank of Commerce, Boston.

General plates for \$50's and 100's. Special plates for other bills.

Rate and amount of last dividend, 3 per cent.,

\$1,500 00

When declared,

June 3, 1861.

Liabilities of directors as promisors,

6,575 11

Liability of directors as promisors and endorsers,

9,300 00

Amount of overdue or suspended paper,

5,259 25

Probable loss on same,

1,409 25

Largest loan, May 25, 1861,

79,944 41

Loan as verified by actual inspection,

64,007 02

Whole amount of bills received as appears by engraver's bill exhibited,

108,500 00

Whole amount of unsigned bills in bank,

14,707 00

Amount of bills destroyed as appears by record,*

18,342 00

Whole amount of bills in bank, Sept. 17, 1861,

57,581 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$64,007 02
Circulation,	17,870 00	Real estate,	—
Deposits,	16,094 24	Bills of other banks and ch'ks,	727 32
Bank balances,	—	Bank balances,	17,176 35
Profits,	623 11	Specie,	2,676 66
	<hr/>		<hr/>
	84,587 35		84,587 35
Immediate liabilities,	33,964 24	Immediate resources,	20,580 33

* \$17,834 These burnings appear of record.
508 Were burnt but do not appear of record.

\$18,342

MEDOMAK BANK AT WALDOBOROUGH.

INCORPORATED APRIL 1, 1836.

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

Directors—John H. Kennedy, George D. Smouse, Samuel Morse, Henry Kennedy, Alfred Storer, all of Waldoborough.

Time of Examination, September 17, 1861.

Capital, \$50,000. Par value of shares, \$100.	
Number of stockholders, 112.	
Amount of stock owned out of the State, 181 shares.	
Largest amount of stock owned by any person or corporation, 25 shares.	
Discount day, Monday.	
Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ per cent.	
Annual settlement made with the cashier.	
Allow no interest upon deposits.	
Annual expenses of the bank, exclusive of State tax, about \$1,000.	
Do business at the Bank of Mutual Redemption in Boston.	
Have special plates.	
Rate and amount of last dividend, 3 per cent.,	\$1,500 00
When declared,	Sept. 2, 1861.
Amount of reserved profits after declaring same,	2,506 39
Liability of directors as promisors,	4,146 99
Liability of directors as endorsers,	1,481 69
Amount of overdue or suspended paper,	10,360 00
Probable loss on same,	small.
Largest loan, Aug. 3, 1861,	87,364 87
Loan as verified by actual inspection,	76,208 24
Whole amount of bills issued as appears by the Bank Note Register,	63,700 00
Whole amount of bills in bank, Sept. 17, 1861,	31,695 00
Whole amount of unsigned bills on hand,	68,200 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$76,208 24
Circulation,	32,005 00	Real Estate,	330 38
Deposits,	35,795 31	Bills of other banks and ch'ks,	6,768 77
Profits,	2,560 76	Bank balances,	30,819 67
		Specie,	6,234 01
	<hr/>		<hr/>
	120,361 07		120,361 07
Immediate liabilities,	67,800 31	Immediate resources,	48,822 45

NORTHERN BANK AT HALLOWELL.

INCORPORATED MARCH 2, 1833.

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

Directors—John Gardner, Hallowell, Jesse Aiken, Augusta, John P. Flagg, Andrew Masters, Hallowell, Alden Sampson, Manchester.

Time of Examination, August 17, 1861.

Capital, \$100,000. Par value of shares, \$100.	
Number of stockholders, 97.	
Stock owned out of the State, 174 shares.	
Largest amount of stock held by any one person or corporation, 100 shares.	
Discount day, Monday.	
Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ per cent.	
Annual examination into the affairs of the bank made by the directors.	
Allow no interest upon deposits.	
Annual expenses of the bank, exclusive of State tax, about \$1,500.	
Do business in Boston at the Shoe and Leather Dealers' Bank.	
Have general plates.	
Rate and amount of last dividend, $2\frac{1}{2}$ per cent.,	\$2,500 00
When declared,	Sept. 2, 1861.
Amount of reserved profits after declaring same,	very small.
Liability of directors as promisors,	1,000 00
Liability of directors as endorsers,	14,102 89
Amount of overdue and suspended paper,	12,227 71
Probable loss on same,	8,000 00
Largest loan, Aug. 27, 1860,	148,991 10
Loan as verified by actual inspection,	114,010 75
Whole amount of bills received, as appears by the books of the bank,	200,086 00
Whole amount of bills destroyed as appears by records,	132,606 00
Whole amount of bills in bank, Aug. 17, 1861,	45,618 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$114,010 75
Circulation,	21,862 00	Real estate,	700 00
Deposits,	9,491 84	Bills of other banks and ch'ks,	755 00
Profits,	2,187 50	Bank balances,	12,520 84
		Specie,	5,554 75
	<hr/>		<hr/>
	133,541 34		133,541 34
Immediate liabilities,	31,353 84	Immediate resources,	18,830 59

* I. Nutter, Esq., resigned Oct. 7, 1861, and Justin E. Smith, Esq., was elected October 14, 1861.

NORTH BANK AT ROCKLAND.

INCORPORATED MARCH 20, 1854.

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

Directors—John Bird, Joseph Farwell, Robt. Crockett, A. Stanley, Philo Thurston, E. W. Pendleton, Anso Butler, all of Rockland.

Time of Examination, September 18, 1861.

Capital, \$50,000.	Par value of shares, \$100.	
Number of stockholders, 126.		
Stock owned out of the State, 27 shares.		
Largest amount of stock held by any one person or corporation, 41 shares.		
Discount day, Tuesday.		
Rate of exchange for checks on Boston and elsewhere, $\frac{1}{2}$ to $\frac{1}{4}$ per cent.		
Annual settlement made with the cashier.		
Allow no interest upon deposits.		
Annual expenses of bank, exclusive of State tax, about \$922.		
Do business at the Bank of Mutual Redemption, Boston.		
Have general plates.		
Rate and amount of last dividend, 3 per cent.,		\$1,500 00
When declared,		April, 1861.
Liability of directors as promisors and endorsers,		2,844 31
Amount of overdue or suspended paper,		3,800 00
Probable loss on same,		uncertain.
Largest loan, Jan. 21, 1861,		74,800 43
Loan as verified by actual inspection,		58,195 76
Whole amount of bills received as appears by the engraver's bill exhibited,		100,500 00
Whole amount of bills destroyed as appears by records,		8,300 00
Whole amount of unsigned bills in bank,		42,420 00
Whole amount of bills in bank, Sept. 18, 1861,		14,228 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$58,195 76
Circulation,	35,552 00	Real estate,	6,015 12
Deposits,	21,513 55	Bills of other banks and ch'ks,	2,245 27
Profits,	1,470 21	Bank balances,	33,642 20
		Specie,	8,437 41
	<hr/>		<hr/>
	108,535 76		108,535 76
Immediate liabilities,	57,065 55	Immediate resources,	44,324 88

NEWCASTLE BANK AT NEWCASTLE.

INCORPORATED APRIL 1, 1854.

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

Directors—Joseph Haines, J. H. Convers, T. J. Merrill, Austin Hail, Wm. Hitchcock, Albert Glidden, Joseph Stetson, all of Newcastle.

Time of Examination, September 17, 1861.

Capital, \$50,000.	Par value of shares, \$100.	
Number of stockholders, 118.		
Amount of stock owned out of the State, 31.		
Largest amount of stock owned by any one person or corporation, 21 shares.		
Discount day, Monday.		
Rate of exchange for checks on Boston and elsewhere, $\frac{1}{2}$ per cent.		
Annual settlement made with the cashier.		
Allow no interest upon deposits.		
Annual expenses of the bank, exclusive of State tax, about \$800.		
Do business with Bank of Mutual Redemption of Boston.		
Have general plates.		
Rate and amount of last dividend, 3 per cent.,		\$1,500 00
When declared,		Nov. 4, 1861.
Amount of reserved profits after declaring same,		315 45
Liabilities of directors as promisors and endorsers,		9,150 00
Amount of overdue or suspended paper,		1,000 00
Probable loss on same, about		500 00
Largest loan, April 13, 1861,		76,890 77
Loan as verified by actual inspection,		66,386 74
Whole amount of bills received as appears by the bill of engraver exhibited,		86,600 00
Whole amount of bills destroyed as appears by the records,		26,576 00
Whole amount of unsigned bills in the bank,		14,926 00
Whole amount of bills in bank, Sept. 17, 1861,		23,875 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$66,386 74
Circulation,	21,223 00	Real estate,	750 00
Deposits,	15,345 33	Bills of other banks and ch'ks,	539 08
Profits,	1,847 21	Bank balances,	18,030 42
		Specie,	2,709 30
	<hr/>		<hr/>
	88,415 54		88,415 54
Immediate liabilities,	36,568 33	Immediate resources,	21,278 80

NORTH BERWICK BANK AT NORTH BERWICK.

INCORPORATED MARCH 3, 1860.

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

Directors—Wm. Hill, Benajah Buffum, Isaac M. Hobbs, Wm. Goodwin, Wm. Hobbs, Geo. H. Snow, Chas. W. Greenleaf, all of North Berwick.

Time of Examination, August 19, 1861.

Capital, \$50,000. Par value of shares, \$100.
 Number of stockholders, 57.
 Amount of stock owned out of the State, 344 shares.
 Largest amount of stock held by any one person or corporation, 73 shares.
 Discount day, Thursday.
 Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ per cent.
 Charges for exchange during the year, about \$200.
 Directors make an annual examination into the affairs of the bank.
 Have allowed interest on deposits at 5 per cent. Amount now bearing interest is \$4,479.58.
 Annual expenses of the bank, exclusive of State tax, about \$350.
 Do business at the Suffolk Bank, Boston.
 Have special plates for \$1, 2, 5 and 10's. General plates for the others.
 Rate and amount of last dividend, 3 per cent., \$1,500 00
 When declared, Aug. 15, 1861.
 Amount of reserved profits after declaring same, 421 03
 Liability of directors as promisors and endorsers, 1,420 00
 Amount of overdue or suspended paper, 10,150 00
 Probable loss on same, nothing.
 Largest loan, May 20, 1861, 76,710 19
 Loan as verified by actual inspection, 68,287 58
 Whole amount of bills received as appears by engraver's bill exhibited, 205,018 00
 Whole amount of unsigned bills, 159,200 00
 Whole amount of bills in bank, Aug. 19, 1861, 22,511 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$68,287 58
Circulation,	23,307 00	Real estate,	3,000 00
Deposits,	9,300 09	Bills of other banks and ch'ks,	798 00
Profits,	482 03	Bank balances,	7,779 65
		Specie,	3,223 89
	<hr/>		<hr/>
	83,089 12		83,089 12
Immediate liabilities,	32,607 09	Immediate resources,	11,801 54

OAKLAND BANK AT GARDINER.

INCORPORATED MARCH 3, 1855.

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

Directors—N. Woods, R. Thompson, Joshua Gray, Wm. Sargent, C. A. White, all of Gardiner.

Time of Examination, September 16, 1861.

Capital \$50,000. Par value of shares, \$100.

Number of stockholders, 82.

Amount of stock owned out of the State, 84 shares.

Largest amount of stock held by any one person or corporation, 50 shares.

Discount day, Monday.

Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ per cent.

Annual settlement made with the cashier.

Allow no interest upon deposits.

Annual expenses of the bank, exclusive of State tax, about \$925.

Do business at the Suffolk Bank Boston.

Have general plates.

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

When declared, July 1, 1861.

Liability of directors as promisors and endorsers, 12,692 85

Amount of overdue or suspended paper, 18,156 82

Probable loss on same, 311 10

Largest loan, Oct. 1, 1860, 107,674 47

Loan as verified by actual inspection, 83,366 77

Whole amount of bills received as appears by bill of engraver exhibited, 129,508 00

Whole amount destroyed as appears by records, 40,277 00

Whole amount of unsigned bills, 23,778 00

Whole amount of bills in bank, Sept. 16, 1861, 40,573 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$83,366 77
Circulation,	24,880 00	Real estate,	—
Deposits,	21,155 65	Bills of other banks and ch'ks,	4,627 10
Bank balances,	1,073 40	Bank balances,	5,778 72
Profits,	1,649 91	Specie,	4,986 37
	98,758 96		98,758 96
Immediate liabilities,	47,109 05	Immediate resources,	15,392 19

OCEAN BANK AT KENNEBUNK.

INCORPORATED MARCH 24, 1854.

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

Directors—Joseph Titcomb, Joseph Dane, Noah Nason, Thomas Lord, Wm. L. Thompson, Andrew Walker, John Hill, all of Kennebunk.

Time of Examination, August 20, 1861.

Capital, \$100,000. Par value of shares, \$100.

Number of stockholders, 76.

Amount of stock owned out of the State, none.

Largest amount of stock owned by any one person or corporation, 90 shares.

Discount day, Monday.

Rates of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ per cent.

Annual settlement made with the cashier.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of State tax, about \$1,200.

Do business in Boston, at Bank of Mutual Redemption.

Have general plates.

Rate and amount of last dividend, 3 per cent.,

3,000 00

When declared,

Sept. 30, 1861.

Amount of reserved profits after declaring same,

2,208 31

Liability of directors as promisors and endorsers,

17,200 00

Amount of overdue or suspended paper,

7,100 00

Probable loss on same,

1,500 00

Largest loan, June 15, 1861,

181,375 35

Loan as verified by actual inspection,

174,425 44

Whole amount of bills received as appears by the engraver's bill exhibited,

179,500 00

Whole amount of bills destroyed as appears by record,

11,900 00

Whole amount of unsigned bills on hand,

78,600 00

Whole amount of bills in bank Aug. 20, 1861,

21,112 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$174,425 44
Circulation,	67,888 00	Real estate,	683 91
Deposits,	24,619 40	Bills of other banks and ch'ks,	445 97
Profits,	7,476 40	Bank balances,	14,645 86
		Specie,	9,782 62
	<hr/>		<hr/>
	199,983 80		199,983 80
Immediate liabilities,	92,507 40	Immediate resources,	24,874 45

ORONO BANK AT ORONO.

INCORPORATED FEBRUARY 14, 1852.

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

Directors—Benj. P. Gilman, Eben'r Webster, Israel Washburn, Jr., John Libbey, Orono; Davis B. Stockwell, Bangor.

Time of Examination, November 2, 1861.

Capital, \$50,000. Par value of shares, \$100.	
Number of stockholders, 41.	
Stock owned out of the State, 197 shares.	
Largest amount held by any one person or corporation, 62 shares.	
Discount day, Tuesday.	
Rate of exchange for checks, $\frac{1}{4}$ per cent.	
Annual examination made by the directors.	
Allow no interest on deposits at present.	
Annual expenses of the bank, exclusive of State tax, about \$800.	
Do business with Bank of Commerce, Boston.	
General plates for \$100's and 50's. Special for all the others.	
Rate and amount of last dividend, 3 per cent.,	\$1,500 00
When declared,	Oct. 19, 1861.
Amount of reserved profits after declaring same,	136 50
Liability of directors as promisors and endorsers,	15,366 97
Amount of overdue or suspended paper,	3,105 00
Probable loss on same,	1,000 00
Largest loan, Oct. 19, 1861,	76,205 50
Loan as verified by actual inspection,	75,826 52
Whole amount of bills received as appears by the engraver's bill exhibited,	173,500 00
Whole amount of bills destroyed as appears by records,	85,100 00
Whole amount of unsigned bills in the bank,	15,000 00
Whole amount of bills in the bank, Nov. 2, 1861,	46,086 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$75,826 52
Circulation,	27,314 00	Real estate,	150 00
Deposits,	10,057 89	Bills of other banks and ch'ks,	1,552 58
Profits,	303 27	Bank balances,	7,363 25
		Specie,	2,782 81
	87,675 16		87,675 16
Immediate liabilities,	37,371 89	Immediate resources,	11,698 64

PEOPLE'S BANK AT WATERTVILLE.

INCORPORATED MARCH 14, 1855.

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

Directors—John Ware, Jones R. Elden, C. P. Mason, James P. Blunt, Luke Brown 2d, John L. Seavey, of Waterville; William Conner, of Fairfield.

Time of Examination, September 13, 1861.

Capital \$75,000. Par value of shares, \$100.	
Number of stockholders, 143.	
Stock owned out of the State, 17 shares.	
Largest amount of stock owned by any one person or corporation, 27 shares.	
Discount day, Mondays.	
Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ per cent.	
Annual settlement is made with the cashier.	
Allow no interest upon deposits.	
Annual expenses of the bank, exclusive of State tax, about \$1,150.	
Do business in Boston at the Bank of Commerce.	
Have general plates.	
Rate and amount of last dividend, $3\frac{1}{2}$ per cent.,	\$2,625 00
When declared,	Oct. 7, 1861.
Amount of reserved profits after declaring same,	3,167 76
Liability of directors as promisors and endorsers,	24,500 00
Amount of overdue or suspended paper,	3,289 00
Probable loss on same,	600 00
Largest loan, June 8, 1861,	149,580 67
Loan as verified by actual inspection,	132,913 93
Whole amount of bills received as appears by engraver's bills exhibited,	294,500 00
Whole amount of bills destroyed as appears by the record,	105,900 00
Whole amount of unsigned bills on hand,	59,600 00
Whole amount of bills in bank, Sept. 13, 1861,	50,298 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$132,913 93
Circulation,	78,702 00	Real estate,	1,600 08
Deposits,	9,146 06	Bills of other banks and ch'ks,	1,614 14
Bank balances,	—	Bank balances,	17,957 58
Profits,	5,331 83	Specie,	14,094 25
	<hr/>		<hr/>
	168,179 89		168,179 89
Immediate liabilities,	87,848 06	Immediate resources,	33,665 98

PEJEPSCOT BANK AT BRUNSWICK.

INCORPORATED APRIL 15, 1857.

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

Directors—Joseph Badger, Robt. McManus, T. S. McLellan, H. C. Martin, of Brunswick; Wm. Barron, of Topsham.

Time of Examination, August 13, 1861.

Capital, \$50,000. Par value of shares, \$100.	
Number of stockholders, 51.	
Amount of stock owned out of the State, none.	
Largest amount of stock owned by any one person or corporation, 100 shares.	
Discount days, Tuesday and Friday of each week.	
Rate of exchange for checks on Boston, $\frac{1}{4}$ per cent.	
No separate account kept of amount of exchange.	
Annual examinations of the affairs of the bank.	
Do not allow interest on deposits except by special agreement.	
Annual expenses of the bank, about \$1,500.	
Do business at the Bank of Mutual Redemption, Boston.	
Have special plates.	
Rate and amount of last dividend, 4 per cent.,	\$2,000 00
When declared,	Oct., 1861.
Amount of reserved profits after declaring same,	2,912 34
Liability of directors as principals,	4,313 00
Liability of directors as sureties,	nothing.
Amount of overdue or suspended paper,	1,701 22
Probable loss on same,	500 00
Largest loan, July 5, 1861,	99,848 79
Loan as verified by actual inspection,	89,125 18
Whole amount of bills received from the engravers,	143,000 00
Whole amount of unsigned bills on hand,	48,000 00
Whole amount of bills in the bank Aug. 13, 1861,	68,498 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$89,125 18
Circulation,	26,502 00	Real estate,	3,000 00
Deposits,	41,350 44	Bills of other banks and ch'ks,	1,251 00
Profits,	4,154 64	Bank balances,	23,379 15
		Specie,	5,251 75
	122,007 08		122,007 08
Immediate liabilities,	67,852 44	Immediate resources,	29,881 90

RICHMOND BANK AT RICHMOND.

INCORPORATED MARCH 30, 1852.

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

Directors—J. C. Boynton, T. J. Southard, James Carney, Franklin Rondlette, Geo. H. Hatch, all of Richmond.

Time of Examination, August 17, 1861.

Capital, \$75,000. Par value of shares, \$100.	
Number of stockholders, 105.	
Amount of stock owned out of the State, 205 shares.	
Largest amount of stock held by any one person or corporation, 70 shares.	
Discount day, Monday.	
Rate of exchange for checks on Boston and elsewhere, from $\frac{1}{4}$ to $\frac{1}{2}$ per cent.	
Charges for exchange during the last year, about \$290.	
Annual settlement made with the cashier.	
Do business at the Suffolk Bank, Boston.	
Have special plates.	
Rate and amount of last dividend, 3 per cent.,	\$2,250 00
When declared,	Oct. 1, 1861.
Amount of reserved profits after declaring same,	940 74
Liability of directors as promisors and endorsers,	8,699 00
Amount of overdue or suspended paper,	4,800 26
Probable loss on same,	300 00
Largest loan, Nov. 10, 1860,	112,703 28
Loan as verified by actual inspection,	84,023 08
Number of bills received, as appears by their books,	155,000 00
Whole amount of unsigned bills,	53,000 00
Whole amount of bills destroyed,	26,532 00
Whole amount of bills in bank, Aug. 17, 1861,	42,831 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$84,023 08
Circulation,	32,630 00	Real estate,	1,762 32
Deposits,	20,679 80	Bills of other banks and ch'ks,	417 00
Profits,	3,575 60	Bank balances,	37,593 08
		Specie,	8,089 92
	<hr/>		<hr/>
	131,885 40		131,885 40
Immediate liabilities,	53,309 80	Immediate resources,	46,100 00

ROCKLAND BANK AT ROCKLAND.

INCORPORATED MAY 31, 1851.

Alfred H. Kimball, *President*.William H. Titcomb, *Cashier*.

Directors—Alfred H. Kimball, N. A. Farewell, Francis Cobb, Jona. White, Wm. McLoon, Timothy Williams, Thomas Colson, all of Rockland.

Time of Examination, September 19, 1861.

Capital, \$150,000. Par value of shares, \$100.
 Number of stockholders, 172.
 Amount of stock owned out of the State, 2 shares.
 Largest amount of stock owned by any one person or corporation, 58 shares
 Discount day, Tuesday.
 Rate of exchange for checks on Boston, $\frac{1}{4}$ per cent.
 Charges for exchange during past year, about \$200.
 An examination is made once a year into the affairs of the bank by a committee of the directors.
 Allow no interest upon deposits.
 Annual expenses of the bank, exclusive of the State tax, about \$2,000.
 Keep an account with the Suffolk and with the Exchange Bank, Boston.
 Have general plates.
 Rate and amount of last dividend, 3 per cent., \$4,500 00
 When declared, Oct. 12, 1861, 80 47
 Amount of reserved profits after declaring same, 26,879 00
 Liability of directors as principals, 28,562 00
 Liability of directors as sureties, 25,000 00
 Amount of overdue or suspended paper, nothing.
 Probable loss on the same, 230,819 00
 Largest loan, Dec., 1860, 198,350 08
 Loan as verified by actual inspection, 307,400 00
 Whole amount of bills issued as appears by the books, 174,549 00
 Whole amount of bills destroyed as appears by records, 44,639 00
 Whole amount of bills in bank, Sept. 19, 1861, 9,784 00
 Whole amount of unsigned bills on hand,

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$150,000 00	Loan,	\$198,350 08
Circulation,	88,212 00	Real estate,	4,900 00
Deposits,	75,119 83	Bills of other banks and ch'ks,	4,803 55
Bank balances,	2,581 99	Bank balances,	83,437 80
Profits,	2,786 48	Specie,	27,158 87
	<hr/>		<hr/>
	318,650 30		318,650 30
Immediate liabilities,	165,913 82	Immediate resources,	115,400 22

STATE BANK AT AUGUSTA.

INCORPORATED MARCH 24, 1854.

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

Directors—Geo. W. Stanley, John McArthur, Cyrus Briggs, Wm. S. Badger, o
Augusta; Jos. A. Sanborn, of Readfield.

Time of Examination, August 16, 1861.

Capital, \$100,000. Par value of shares, \$100.	
Number of stockholders, 90.	
Stock owned out of the State, 223 shares.	
Largest amount of stock owned by any one person or corporation, 53 shares.	
Discount day, Monday.	
Rate of exchange for checks on Boston, from $\frac{1}{2}$ to $\frac{1}{2}$ per cent.	
Charges for exchange during the year, about \$1,500.	
Annual settlement made with the cashier.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of State tax, about \$1,600.	
Do business with the Suffolk Bank, Boston.	
Have special plates.	
Rate and amount of last dividend, 4 per cent.;	4,000 00
When declared,	July 1, 1861.
Liabilities of the directors as promisors and endorsers,	500 00
Amount of overdue or suspended paper,	12,592 79
Probable loss on same,	5 or 6,000 00
Largest loan, Dec. 17, 1860,	199,696 82
Loan as verified by actual inspection,	183,350 29
Whole amount of bills received as appears by the engraver's bill exhibited,	232,500 00
Whole amount of bills destroyed as appears by record,	20,000 00
Whole amount of unsigned bills in bank,	39,600 00
Whole amount of bills on hand Aug. 16, 1861,	78,771 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$183,350 29
Circulation,	94,129 00	State bonds,	5,900 00
Deposits,	48,243 17	Bills of other banks and ch'ks,	14,415 13
Bank balances,	278 26	Bank balances,	37,260 16
Profits,	13,100 76	Specie,	14,825 61
	255,751 19		255,751 19
Immediate liabilities,	142,650 43	Immediate resources,	66,500 90

SEARSPORT BANK AT SEARSPORT.

INCORPORATED MARCH 15, 1853.

Jeremiah Merithew, *President*.Charles Gordon, *Cashier*.

Directors—Jeremiah Merithew, Isaac Carver, Amos H. Ellis, Benj. Colcard, D. S. Goodell, of Searsport; N. G. Hichborn, S. J. Roberts, of Stockton.

Time of Examination, September 20, 1861.

Capital, \$50,000. Par value of shares, \$100.

Number of stockholders, 58.

Stock owned out of the State, 5 shares.

Largest amount of stock held by any one person or corporation, 33 shares.

Have no special discount day.

Rate of exchange for checks on Boston, $\frac{1}{4}$ per cent.

Charges for exchange during the year, about \$125.78.

Directors make an examination into the affairs of the bank every month.

Allow interest on deposits at 3 per cent. on sums not exceeding \$500, to be deposited not less than three months. Average amount upon which interest has been allowed during the year, \$3,000.

Annual expenses of the bank, exclusive of State tax, \$1,098.77.

Do business at the Freemans Bank, Boston.

Have general plates.

Rate and amount of last dividend, 4 per cent.,

\$2,000 00

When declared,

Oct. 4, 1861.

Amount of reserved profits after declaring same,

482 04

Liability of directors as principals,

3,925 00

Liability of directors as sureties,

1,582 00

Amount of overdue or suspended paper,

700 00

Probable loss on same,

the whole.

Largest loan, July 27, 1861,

100,932 81

Loan as verified by actual inspection,

97,444 54

Whole amount of bills received as appears by engraver's bill exhibited,

174,000 00

Whole amount of bills destroyed as appears by the records,

83,289 00

Whole amount of unsigned bills on hand,

33,500 00

Whole amount of bills in the bank, Sept. 20, 1861,

7,248 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$97,444 54
Circulation,	49,963 00	Real estate,	—
Deposits,	6,342 53	Bills of other banks,	3,763 91
Due to banks,	4,872 79	Bank balances,	3,000 00
Profits,	2,612 19	Specie,	9,582 06
	113,790 51		113,790 51
Immediate liabilities,	61,178 32	Immediate resources,	16,345 97

SOUTH BERWICK BANK AT SOUTH BERWICK.

INCORPORATED JANUARY 31, 1823.

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

Directors—Benjamin Nason, Hiram H. Hobbs, John Plummer, George Goodwin, Wm. D. Jewett, Elisha H. Jewett, John H. Burleigh, all of South Berwick.

Time of Examination, August 19, 1861.

Capital, \$100,000. Par value of shares, \$50.	
Number of stockholders, 84.	
Amount of stock owned out of the State, 948 shares.*	
Largest amount of stock held by any person or corporation, 120 shares.	
Discount day, Monday.	
Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ to $\frac{1}{2}$ per cent.	
Charges for exchange during past year, \$222.22.	
Annual settlement is made with the cashier.	
Allow no interest upon deposits.	
Annual expenses of the bank, exclusive of State tax, \$750.	
Do business Boston at the Suffolk Bank.	
Have general plates.	
Rate and amount of last dividend, $3\frac{1}{2}$ per cent.,	\$3,500 00
When declared,	Oct. 7, 1861.
Amount of reserved profits after declaring same,	6,085 74
Liability of directors as promisors,	2,650 00
Liability of directors as endorsers,	8,379 33
Amount of overdue or suspended paper,	19,127 41
Probable loss on same,	uncertain.
Largest loan, Sept. 10, 1860,	167,876 34
Loan as verified by actual inspection,	148,678 96
Whole amount of bills of old emission, now in existence, as appears by the bank ledger,	1,458 00
Whole amount of bills of new emission as appears by the bank books,	164,515 00
Whole amount of bills destroyed as appears by records,	74,173 00
Whole amount of bills in bank Aug. 19, 1861,	50,116 00
Whole amount of unsigned bills on hand,	25,500 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	148,678 96
Circulation,	41,684 00	Real estate,	1,336 62
Deposits,	25,449 40	Bills of other banks and ch'ks,	1,969 29
Profits,	8,504 33	Bank balances,	16,279 31
		Specie,	7,373 55
	<hr/>		<hr/>
	175,637 73		175,637 73
Immediate liabilities,	67,133 40	Immediate resources,	25,632 15

* It will be noticed that an unusually large amount of the stock of this bank is owned out of the State. It will be recollected that this bank is situated just upon the borders of New Hampshire, where very many of the large stockholders reside, so that the stock is in fact owned out of the State, and is yet owned in the immediate vicinity.

SAGADAHOC BANK AT BATH.

INCORPORATED APRIL 1, 1836.

† Thos. D. Robinson, *President*.
Wm. M. Reed, *President pro tem*.

* D. F. Baker, *Cashier*.

Directors—Lewis Blackmer, Wm. V. Moses, Wm. M. Reed, John Smith, Bath; Moses Riggs, Georgetown; Wm. Purrinton, Bowdoinham.

Time of Examination, August 14, 1861.

Capital, \$100,000. Par value of shares, \$100.
Number of stockholders, 86.
Stock owned out of the State, 128 shares.
Largest amount of stock held by any one person or corporation, 111 shares.
Discount day, Monday.
Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ to $\frac{1}{2}$ per cent.
Annual settlement made with the cashier.
Allow no interest upon deposits.
Annual expenses of the bank, exclusive of State tax, about \$1,600.
Do business with the Globe Bank, Boston.
Have general plates.
Rate and amount of last dividend, 3 per cent., \$3,000 00
Amount of reserved profits after declaring same, 9,899 57
Liability of directors as promisors and endorsers,
Amount of overdue or suspended paper, 4,812 85
Probable loss on same, 500 00
Largest loan, Jan. 5, 1861, 137,372 95

At the time of visiting this bank, Mr. Baker, the cashier, was sick and confined to his house. The examination was therefore imperfect, and the following is the state of the bank as appears at that date upon the books.

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$113,744 08
Circulation,	23,572 00	Real estate,	5,000 00
Deposits,	63,839 71	Bills of other banks,	5,271 00
Bank balances,	3,837 70	Bank balances,	72,965 99
Profits,	12,258 10	Specie,	6,526 44
	203,507 51		203,507 51
Immediate liabilities,	91,249 41	Immediate resources,	84,763 43

December 2, 1861, this bank was revisited and full data taken.

Loan as verified by actual inspection, \$117,702 68
Whole amount of bills received, as appears by engraver's bill exhibited, 309,500 00
Whole amount of bills destroyed as appears by records, 111,002 00
Whole amount of bills in bank, Dec. 2, 1861, 62,417 00
Whole amount of unsigned bills, 115,000 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$117,702 68
Circulation,	21,081 00	Real estate,	5,000 00
Deposits,	45,323 24	Bills of other banks,	775 00
Bank balances,	487 63	Bank balances,	46,356 11
Profits,	10,313 15	Specie,	7,371 23
	177,205 02		177,205 02

* D. F. Baker, Esq., cashier, died November, 1861, and Henry Eames, Esq., was elected cashier.

† Resigned Dec. 2, 1861.

SKOWHEGAN BANK AT SKOWHEGAN.

INCORPORATED MARCH 4, 1833.

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

Directors—Abner Coburn, Eben'r Neil, James B. Dascomb, Benjamin F. Dodge, Levi Emery, all of Skowhegan.

Time of Examination, September 13, 1861.

Capital, \$75,000. Par value of shares, \$100.	
Number of stockholders, 110.	
Stock owned out of the State, 51 shares.	
Largest amount of stock held by any one person or corporation, 60 shares.	
Discount day, Monday.	
Rate of exchange for checks on Boston and elsewhere, from $\frac{1}{3}$ to $\frac{1}{2}$ per cent.	
Annual settlement made with the cashier.	
Allow no interest upon deposits.	
Annual expenses of bank, exclusive of State tax, about \$850.	
Do business in Boston at the Suffolk Bank.	
Have general plates.	
Rate and amount of last dividend, 3 per cent.,	\$2,250 00
When declared,	Oct. 7, 1861.
Amount of reserved profits after declaring same,	2,017 84
Liability of directors as promisors and endorsers,	38,924 00
Amount of overdue or suspended paper,	45,769 59
Probable loss on same,	1,000 00
Largest loan, Oct. 13, 1860,	152,443 29
Loan as verified by actual inspection,	121,849 68
Whole amount of bills in existence as appears by the several ledgers,	111,500 00
Whole amount of bills in bank, Sept. 13, 1861,	54,171 00
Whole amount of bills destroyed as appears by records,	117,033 00
Whole amount of unsigned bills on hand,	24,500 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$121,849 68
Circulation,*	57,329 00	Real estate,	1,650 00
Deposits,	5,856 97	Bills of other banks and ch'ks,	5,124 53
Profits,	3,614 85	Bank balances,	8,969 94
		Specie,	4,206 67
	<hr/>		<hr/>
	141,800 82		141,800 82
Immediate liabilities,	63,185 97	Immediate resources,	18,301 14

* Less, one week's redemption in Boston.

SANDY RIVER BANK AT FARMINGTON.

INCORPORATED MARCH 16, 1853.

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

Directors—Samuel Belcher, F. G. Butler, Farmington; Theodore Marston, Phillips; James Stanley, J. W. Fairbanks, John Titcomb, N. W. Backus, Farmington.

Time of Examination, September 11, 1861.

Capital, \$75,000.	Par value of shares, \$100.
Number of stockholders, 117.	
Amount of stock owned out of the State, 54 shares.	
Largest amount of stock held by any one person or corporation, 40 shares.	
Discount day, Monday.	
Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ to $\frac{1}{2}$ per cent.	
Charges for exchange during the year, about \$520,02.	
Annual settlement made with the cashier.	
Allow interest upon deposits at 4 per cent.	Amount of deposit now bearing interest, \$4,587,43.
Annual expenses of the bank, exclusive of State tax, about \$900.	
Do business in Boston, at the Merchants' Bank.	
Have general plates.	
Rate and amount of last dividend, 3 per cent.,	\$2,250 00
When declared,	Oct. 15, 1861.
Amount of reserved profits after declaring same,	1,776 04
Liability of directors as promisors and endorsers,	10,585 25
Amount of overdue or suspended paper,	19,260 16
Probable loss on same,	uncertain.
Largest loan, Nov. 5, 1860,	127,461 68
Loan as verified by actual inspection,	98,134 68
Whole amount of bills received as appears by the bank books,	172,945 00
Whole amount of bills destroyed as appears by records,	83,302 00
Whole amount of unsigned bills,	17,853 00
Whole amount of bills in bank, Sept. 11, 1861,	11,334 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$98,134 68
Circulation,	60,456 00	Real estate,	2,920 95
Deposits,	16,509 18	Bills of other banks and ch'ks,	1,796 59
Profits,	3,746 75	Bank balances,	43,681 86
		Specie,	9,177 85
	<hr/>		<hr/>
	155,711 93		155,711 93
Immediate liabilities,	76,965 18	Immediate resources,	54,656 30

TRADERS' BANK AT BANGOR.

INCORPORATED MARCH 16, 1853.

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

Directors—Walter Brown, Sidney Thaxter, Bangor; Caleb Holyoke, Brewer; Arad Thompson, Henry Hill, Bangor.

Time of Examination, September 25, 1861.

Capital, \$75,000. Par value of shares, \$75.	
Number of stockholders, 51.	
Stock owned out of the State, 382 shares.	
Largest amount held by any one person or corporation, 143 shares.	
Have no special discount day.	
Rate of exchange for checks on Boston and elsewhere, from $\frac{1}{3}$ to $\frac{1}{2}$ per cent.	
Charges for exchange during last year, about \$685.	
Annual settlement made with the cashier.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of State tax, about \$1,650.	
Do business with the North Bank, Boston.	
Have special plates.	
Rate and amount of last dividend, 3 per cent.,	\$2,250 00
Amount of reserved profits after declaring same,	1,358 43
Liabilities of the directors as principals,	2,816 00
Liabilities of the directors as sureties,	6,581 22
Amount of overdue or suspended paper,	* 7,388 07
Probable loss on same,	nothing.
Largest loan, Nov. 24, 1860,	171,905 81
Loan as verified by actual inspection,	87,677 11
Whole amount of bills received as appears by the bill of the engraver exhibited,	235,500 00
Whole amount of bills destroyed as appears by records,	25,000 00
Whole amount of unsigned bills in the bank,	40,400 00
Whole amount of bills in the bank, Sept. 25, 1861,	139,808 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$87,677 11
Circulation,	30,292 00	Real estate,	6,278 50
Deposits,	58,767 05	Bills of other banks and ch'ks,	9,619 74
Profits,	4,535 14	Bank balances,	58,697 47
		Specie,	6,321 37
	<hr/>		<hr/>
	168,594 19		168,594 19
Immediate liabilities,	89,059 05	Immediate resources,	74,638 58

THOMASTON BANK AT THOMASTON.

INCORPORATED FEBRUARY 22, 1825.

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

Directors—Wm. Singer, B. Webb, Wm. R. Keith, Alfred Watts, Thomaston; M. H. Smith, Portland.

Time of Examination, September 18, 1861.

Capital \$50,000. Par value of shares, \$100.	
Number of stockholders, 78.	
Amount of stock owned out of the State, 11 shares.	
Largest amount of stock held by any one person or corporation, 20 shares.	
Discount day, Monday.	
Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ per cent.	
Charges for exchange during the past year, about \$50.	
Annual settlement made with the cashier.	
Allow no interest upon deposits.	
Annual expenses of the bank, exclusive of State tax, about \$1,200.	
Do business in Boston with the Suffolk and Exchange Banks, and with American Exchange Bank, New York.	
Have two special plates. Others are general plates.	
Rate and amount of last dividend, 5 per cent.,	\$2,500 00
When declared,	Oct. 7, 1861.
Amount of reserved profits after declaring same,	1,685 67
Liability of directors as promisors and endorsers,	5,150 00
Amount of overdue or suspended paper,	950 00
Probable loss on same,	500 00
Largest loan, Nov. 10, 1860,	85,537 89
Loan as verified by actual inspection,	80,556 77
A bank note register and also the bank ledger shows whole amount of bills in existence to be	91,000 00
Whole amount of bills in bank, Sept. 18, 1861,	50,101 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$80,556 77
Circulation,	40,899 00	Real estate,	3,075 00
Deposits,	185,560 62	Bills of other banks and ch'ks,	6,058 13
Bank balances,	13 47	Bank balances,	177,606 77
Profits,	3,524 18	Specie,	12,700 60
	<hr/>		<hr/>
	279,997 27		279,997 27
Immediate liabilities,	226,473 09	Immediate resources,	196,365 50

TICONIC BANK AT WATERVILLE.

INCORPORATED APRIL 1, 1831.

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

Directors—Joseph Eaton, Winslow; J. Morrill, Samuel Appleton, Edwin Noyes, Samuel Doolittle, Waterville.

Time of Examination, September 14, 1861.

Capital \$100,000. Par value of shares, \$80.	
Number of stockholders, 150.	
Amount of stock owned out of the State, 155 shares.	
Largest amount of stock owned by any one person or corporation, 51 shares.	
Discount day, Monday.	
Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ to 1 per cent.	
Annual settlement made with the cashier.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of State tax, about \$1,018.	
Do business in Boston at the Suffolk Bank.	
Have general plates.	
Rate and amount of last dividend, $3\frac{1}{2}$ per cent.,	\$3,125 00
When declared,	Oct. 7, 1861.
Amount of reserved profits after declaring same,	853 47
Liability of directors as promisors and endorsers,	22,565 72
Amount of overdue or suspended paper,	19,853 45
Probable loss on same, about	1,500 00
Largest loan, Dec. 22, 1860,	143,922 06
Loan as verified by actual inspection,	137,046 92
Whole amount of bills in existence as appears by a bank note register,	309,728 00
Whole amount of bills destroyed as appears by records,	216,528 00
Whole amount of bills in bank, Sept. 14, 1861,	57,602 00
Whole amount of unsigned bills on hand,	51,850 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$137,046 92
Circulation,	35,598 00	Real estate,	3,427 90
Deposits,	24,043 49	Bills of other banks and ch'ks,	2,965 73
Profits,	3,613 34	Bank balances,	8,062 97
		Specie,	11,751 31
	<hr/>		<hr/>
	163,254 83		163,254 83
Immediate liabilities,	59,641 49	Immediate resources,	22,780 01

UNION BANK AT BRUNSWICK.

INCORPORATED JULY 27, 1850.

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

Directors—Joseph McKeen, A. B. Thompson, Geo. Skolfield, Adam Lemont, Chas. S. Pennell, Amherst Whitmore, of Brunswick; Joshua Haskell, of Topsham.

Time of Examination, August 12, 1861.

Capital, \$50,000. Par value of shares, \$50.	
Number of stockholders, 110.	
Amount of stock owned out of the State, 34 shares.	
Greatest amount of stock owned by any one person or corporation, 82 shares.	
Discount day, Wednesday.	
Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ per cent.	
Charges for exchange during past year, about \$115.	
Annual settlement made with the cashier.	
Allow no interest upon deposits.	
Annual expenses of bank, exclusive of State tax, \$850.	
Do business in Boston at the Market Bank.	
Have general plates.	
Rate and amount of last dividend, 4 per cent.,	\$2,000 00
When declared,	July 1, 1861,
Amount of reserved profits after declaring same,	247 64
Liability of directors as promisors and endorsers,	6,657 68
Amount of overdue or suspended paper,	5,550 36
Probable loss on same,	nothing.
Largest loan, Aug. 9, 1861,	96,457 40
Loan as verified by actual inspection,	93,857 49
Whole amount of bills received as appears by engraver's bill, exhibited,	206,000 00
Whole amount of bills destroyed as appears by records,	96,372 00
Whole amount of unsigned bills in bank,	27,000 00
Whole amount of bills in bank Aug. 12, 1861,	32,661 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$93,857 49
Circulation,	49,967 00	Real estate,	5,493 00
Deposits,	26,707 99	Bills of other banks and ch'ks,	1,235 00
Profits,	755 73	Bank balances,	20,247 94
		Specie,	6,597 29
	<hr/>		<hr/>
	127,430 72		127,430 72
Immediate liabilities,	76,674 99	Immediate resources,	28,080 23

VEAZIE BANK AT BANGOR.

INCORPORATED JULY 14, 1848.

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

Directors—Samuel Veazie, J. W. Veazie, of Veazie; F. H. Dillingham, James Littlefield, Chas. V. Lord, of Bangor.

Time of Examination, September 25, 1861.

Capital, \$150,000. Par value of shares, \$50.	
Number of stockholders, 11.	
Stock owned out of the State, 2,200 shares.	
Largest amount of stock held by any one person or corporation, 600 shares.	
Discount, daily.	
Rate of exchange for checks on Boston, $\frac{3}{4}$ per cent.	
Charges for exchange during the past year, about \$1,000.	
Directors examine carefully each semi-annual return.	
Allow interest upon certain deposits.	
Amount of deposit bearing interest, \$15,300.	
Annual expenses of the bank, exclusive of State tax, about \$2,400.	
Keep a deposit at the Suffolk and do business at the Exchange Bank, Boston.	
Have special plates for 1, 2, 3, 5 and 10's. General plates for larger bills.	
Rate and amount of last dividend, 3 per cent.,	\$4,500 00
When declared,	Oct., 1861.
Amount of reserved profits after declaring same,	11,047 58
Liability of directors as promisors and endorsers,	19,321 37
Amount of overdue or suspended paper,	9,789 00
Probable loss on same,	nothing.
Largest loan, Jan. 16, 1861,	313,257 70
Loan as verified by actual inspection,	293,156 17
Whole amount of bills received as appears by the engraver's bill exhibited,	588,800 00
Whole amount of bills destroyed as appears by records,	132,800 00
Whole amount of unsigned bills in bank,	72,000 00
Whole amount of bills in the bank Sept. 25, 1861,	265,974 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$150,000 00	Loan,	\$293,156 17
Circulation,	118,026 00	Real Estate,	10,000 00
Deposits,	70,201 32	Bills of other banks and ch'ks,	6,153 28
Bank balances,	4,831 43	Bank balances,	34,280 87
Profits,	15,433 39	Specie,	14,901 82
	<hr/>		<hr/>
	358,492 14		358,492 14
Immediate liabilities,	193,058 75	Immediate resources,	55,335 97

VILLAGE BANK AT BOWDOINHAM.

INCORPORATED FEBRUARY 15, 1856.

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

Directors—Nath'l Purinton, Henry Sampson, John Coombs, Joseph Mustard, Robert Purinton, R. P. Carr, John Fulton, all of Bowdoinham.

Time of Examination, August 13, 1861.

Capital, \$50,000. Par value of shares, \$100.
 Number of stockholders, 47.
 Amount of stock owned out of the State, 41.
 Largest amount of stock owned by any one person or corporation, 65 shares.
 Discount day, Wednesday.
 Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ per cent.
 Charges for exchange during past year, \$47.11.
 Annual examination made into affairs of the bank by directors.
 Allow no interest upon deposits.
 Annual expenses of the bank, exclusive of State tax, about \$700.
 Do business at Bank of Commerce, Boston.
 Have general plates.
 Rate and amount of last dividend, 3 per cent., \$1,500 00
 When declared, Sept. 25, 1861, 2,770 14
 Amount of reserved profits after declaring same, 4,936 00
 Liabilities of directors as promisors and endorsers, 8,872 33
 Amount of overdue or suspended paper, 3,000 00
 Probable loss on same, 83,080 22
 Largest loan, Sept. 18, 1860, 82,961 74
 Loan as verified by actual inspection, 74,000 00
 Whole amount of bills received as appears by engraver's bill exhibited, 31,650 00
 Whole amount of unsigned bills on hand, 20,877 00
 Whole amount of bills in bank, Aug. 13, 1861,

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$82,961 74
Circulation,	21,473 00	Real estate,	-
Deposits,	24,770 79	Bills of other banks and ch'ks,	1,402 60
Profits,	4,787 51	Bank balances,	11,713 42
		Specie,	4,953 54
	<hr/>		<hr/>
	101,031 30		101,031 30
Immediate liabilities,	46,243 79	Immediate resources,	18,069 56

WATERVILLE BANK AT WATERVILLE.

INCORPORATED JULY 21, 1850.

Dennis L. Milliken, *President*.J. S. Bangs, *Cashier*.

Directors—Dennis L. Milliken, Thos. G. Kimball, Jas. Stackpole, C. N. Thayer, Waterville; D. N. Brown, Benton.

Time of Examination, September 14, 1861.

Capital, \$100,000. Par value of shares, \$100.	
Number of stockholders, 115.	
Amount of stock owned out of the State, 90 shares.	
Largest amount of stock held by any one person or corporation, 50 shares.	
Discount day, Monday.	
Rate of exchange for checks on Boston and elsewhere, from $\frac{1}{4}$ to 1 per cent.	
Charges for exchange during past year, about \$1,000.	
Annual examination into the affairs of the bank made by the directors.	
Allow no interest upon deposits.	
Annual expenses of the bank, exclusive of State tax, \$1,000.	
Do business in Boston at Bank of Commerce.	
Have a permanent deposit at Bank of Mutual Redemption.	
Have general plates.	
Rate and amount of last dividend, 3 per cent.,	\$3,000 00
When declared,	July 8, 1861.
Amount of reserved profits after declaring same,	1,210 91
Liability of directors as promisors and endorsers,	18,265 25
Amount of overdue or suspended paper,	16,000 00
Probable loss on same,	3,000 00
Loan as verified by actual inspection,	134,459 84
Number of bills received, as appears by the engraver's bill exhibited,	211,000 00
Whole amount destroyed as appears by records,	84,700 00
Whole amount of unsigned bills on hand,	36,400 00
Whole amount of bills in bank, Sept. 14, 1861,	51,402 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$134,459 84
Circulation,	38,498 00	Real estate,	1,500 00
Deposits,	6,384 10	Bills of other banks and ch'ks,	5,885 06
Bank balances,	3,439 38	Bank balances,	3,000 00
Profits,	2,747 98	Specie,	6,224 56
	<hr/>		<hr/>
	151,069 46		151,069 46
Immediate liabilities,	48,321 48	Immediate resources,	15,109 62

WALDOBOROUGH BANK AT WALDOBOROUGH.

INCORPORATED MARCH 7, 1853.

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

Directors—Isaac Reed, Augustus Welt, John Sides, L. L. Kennedy, George Farrington, Waldoborough.

Time of Examination, September 17, 1861.

Capital, \$50,000. Par value of shares, \$100.
 Number of stockholders, 142.
 Amount of stock owned out of the State, 52 shares.
 Largest amount of stock owned by any one person or corporation, 23 shares.
 Have no special discount day.
 Rate of exchange for checks on Boston and elsewhere, from $\frac{1}{4}$ to $\frac{1}{2}$ per cent.
 Charges for exchange during last year, very small.
 Annual examination made by the directors.
 Allow no interest on deposits.
 Annual expenses of the bank, exclusive of State tax, about \$850.
 Do business at the Bank of Mutual Redemption, Boston.
 Have special plates.
 Rate and amount of last dividend, 3 per cent., \$1,500 00
 When declared, July 1, 1861.
 Liability of directors as promisors and endorsers, nothing.
 Amount of overdue or suspended paper, 5,784 62
 Probable loss on same, uncertain.
 Largest loan, June 8, 1861, 85,034 15
 Loan as verified by actual inspection, 79,464 71
 Whole amount of bills received from the engraver as appears by the engraver's bill exhibited, 220,011 00
 Whole amount of bills destroyed as appears by the records, 74,891 00
 Whole amount of unsigned bills on hand, 70,320 00
 Whole amount of bills in the bank Sept. 17, 1861, 33,584 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$79,464 74
Circulation,	41,216 00	Real estate,	1,339 01
Deposits,	22,193 59	Bills of other banks and ch'ks,	178 00
Profits,	2,272 39	Bank balances,	27,993 76
		Specie,	6,706 50
	<u>115,681 98</u>		<u>115,681 98</u>
Immediate liabilities,	63,409 59	Immediate resources,	34,878 26

YORK BANK AT SACO.

INCORPORATED APRIL 1, 1831.

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

Directors—Daniel Cleaves, John W. Fairfield, Wm. Perkins, T. M. Hayes, James M. Dearing, all of Saco.

Time of Examination, August 22, 1861.

Capital \$100,000. Par value of shares, \$100.

Number of stockholders, 95.

Stock owned out of the State, 764 shares.

Largest amount of stock owned by any one person or corporation, 106 shares.

Discount day, Wednesday.

Rate of exchange for checks on Boston and elsewhere, $\frac{1}{4}$ per cent.

Charges for exchange, during past year, \$3,18.

Allow no interest upon deposits.

Annual settlement is made with the cashier.

Annual expenses of the bank, exclusive of State tax, about \$1,600.

Do business with the Globe Bank, Boston.

Have general plates.

Rate and amount of last dividend, 4 per cent.,

\$4,000 00

When declared,

Oct. 7, 1861.

Amount of reserved profits after declaring same,

8,743 73

Liability of directors as promisors,

2,050 00

Liability of directors as endorsers,

2,267 00

Amount of overdue or suspended paper,

525 00

Probable loss on same,

250 00

Largest loan, Dec. 1, 1860,

182,491 94

Loan as verified by actual inspection,

147,346 76

Whole amount of bills in existence as appears by the ledger, which

shows the emissions and the burnings,

133,550 00

Whole amount of bills in bank, Aug. 22, 1861,

64,343 00

Whole amount of unsigned bills on hand,

9,100 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$147,346 76
Circulation,	69,207 00	Real estate,	3,560 00
Deposits,	30,512 05	Bills of other banks and ch'ks,	1,285 14
Profits,	12,288 58	Bank balances,	49,342 33
		Specie,	10,473 40
	<hr/>		<hr/>
	212,007 63		212,007 63
Immediate liabilities,	99,719 05	Immediate resources,	61,100 87

AGGREGATE OF SIXTY-NINE BANKS.

Capital,	7,968,850 00	Loans,	12,540,377 67
Circulation,	4,075,433 00	Real estate,	259,313 48
Deposits,	3,104,074 66	Bank balances,	1,929,793 81
Bank Balances,	159,339 19	Bills of other banks, &c.,	493,231 67
Profits,	639,046 15	Specie,	724,026 37
	<u>\$15,946,743 00</u>		<u>\$15,946,743 00</u>
Immediate liabilities,	7,338,846 85	Immediate resources,	3,147,051 85

Amount of overdue or suspended paper in sixty-nine banks, \$776,115 37
 Probable loss on same, 124,339 31

COMPARISON WITH THE AGGREGATES OF 1860.

	Capital.	Circulation.	Deposits.	Bank Balances.	Profits.	Immediate liabilities.
1860,	7,833,378	4,769,746	3,226,926	130,705	503,224	8,116,196
1861,	7,968,850	4,075,433	3,104,074	159,339	639,046	7,338,846
Increase,	\$135,472			\$28,634	\$135,802	
Decrease,		\$694,313	\$122,852			\$777,350

	Loans.	Real estate.	Bills other b'ks & ck's.	Bank balances.	Specie.	Immediate resources.
1860,	13,576,457	212,169	460,906	1,530,626	683,840	2,684,879
1861,	12,540,377	259,313	493,231	1,929,793	724,026	3,147,051
Increase,		\$47,144	\$32,325	\$399,167	\$40,186	\$462,172
Decrease,	\$1,036,080					

Overdue or susp'd paper 1860,	619,330	Estimated loss on same,	151,617
“ “ “ 1861,	776,115	“ “ “	124,339
Increase,	\$156,785		
Decrease,			\$27,278

SAVINGS INSTITUTIONS.

THE AUGUSTA SAVINGS BANK.

Opened September 1848.

President, WILLIAM A. BROOKS, Esq.

Trustees, William A. Brooks, John McArthur, Jona. Hedge, Eben Fuller, Sam'l Titcomb, Artemas Libbey, Thomas Lambard, Edward Fenno, Sylvanus Caldwell, Wm. S. Badger, B. A. G. Fuller, Dean Pray.

WILLIAM R. SMITH, Treasurer and Secretary.

Examined August 16, 1861.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	133,926 33	State of Maine scrip,	22,000 00
Dividend No. 26,	2,400 00	City and Town,	6,800 00
Reserved Fund,	2,500 00	Bangor city bonds,	9,500 00
Profits,	3,593 92	Washington county bonds,	8,000 00
		Augusta Free Bridge bonds,	15,000 00
		N. Yarmouth R. R. S.,	11,000 00
		Augusta bank stock,	4,160 00
		Augusta bank stock,	3,300 00
		Town of Machias note,	3,500 00
		Notes and mortgages,	31,985 03
		Loans on collateral,	21,625 00
		Ken. & Port. R. R. bond,	500 00
		Cash on hand,	2,821 95
		Int. on securities,	2,228 27
	<hr/>		<hr/>
	\$142,420 25		\$142,420 25

Number of depositors, 756.

Net increase of depositors since Jan. 1861, 30.

Net increase of deposits since Jan. 1861, \$10,607.93.

Pay dividend semi-annually 2 per cent.

Extra dividend every 5 years.

Annual expense of the Bank, \$500.

BANGOR SAVINGS BANK.

*Incorporated 1852.**President, ELIJAH L. HAMLIN.**Vice Presidents, JABEZ TRUE, J. S. WHEELRIGHT, S. H. DALE.*

Trustees, Geo. W. Pickering, A. W. Paine, A. M. Roberts, Solomon Parsons, Sam'l F. Hersey, Isaiah Stetson, T. W. Baldwin, Arad Thompson, Thomas A. Taylor, James B. Fiske, Joseph W. Low, Joseph Bryant, Michael Boyce, Henry A. Wood, Franklin Muzzy, Albert Holton, J. C. White, John Bright, Lemuel Bradford, Charles Hayward.

ALBERT HOLTON, Secretary and Treasurer.

Examined Oct. 3, 1861.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	86,564 64	State securities,	30,450 00
Profit accrued,	2,510 67	Notes and mortgages,	21,025 25
		Notes with collaterals,	11,000 00
		Endorsed notes,	15,601 69
		Deposit in Kenduskeag Bn'k,	3,500 00
		Deposit in Eastern Bank,	2,500 00
		Cash on hand,	4,998 37
	<u>\$89,075 31</u>		<u>\$89,075 31</u>

Number of depositors, 463.

Semi-annual dividends, 2½ per cent.

Extra dividend of the surplus every 5 years.

BATH SAVINGS INSTITUTION.

*Incorporated 1852.**President, CHARLES DAVENPORT.**Trustees, William D. Sewall, William E. Payne, L. W. Houghton, William M. Reed. William V. Moses, John Patten.**JOHN H. KIMBALL, Treasurer.*

Examined Aug. 15, 1861.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	66,538 21	Notes and mortgages,	20,159 92
Profit and Loss,	1,143 97	Bank stock,	19,568 00
		Railroad bonds,	1,275 00
		City and town bonds,	19,400 33
		U. S. bonds,	4,301 00
		Telegraph Co. stock,	1,600 00
		Cash,	1,377 93
	<u>\$67,682 18</u>		<u>\$67,682 18</u>

Number of depositors, 359.

Increase of depositors past year, 17.

Increase of deposits since Jan. 1, 1861, \$2,297.04.

Pay semi-annual dividends at $2\frac{1}{2}$ per cent.

No extra dividends.

Expense of the Bank for the past year, \$413 32.

BIDDEFORD BANK SAVINGS INSTITUTION.

Opened October 1849.

This Institution is connected with the Biddeford Bank at Biddeford, and under the care of the officers of that bank.

Examined Oct. 15, 1861.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	108,976 19	Loans,	75,617 23
Profit and Loss,	10,787 14	Stocks,	24,713 32
		Bank stocks,	16,600 00
		Cash,	2,832 78
	<u>\$119,763 33</u>		<u>\$119,763 33</u>

Number of depositors, 644.

Semi-annual dividends made—rate 4 per cent. per annum for the first 2 years, 5 per cent. afterwards.

Annual expenses of the Bank, \$400.

BRUNSWICK SAVINGS INSTITUTION.

*Chartered March 1858.**President, ROBERT BOWKER.*

Trustees, Robert Bowker, Charles Boutelle, Robert P. Carr, Thomas Skolfield, Benjamin Furbish, Daniel Elliot, Benjamin Greene, Marshall S. Hagar, William Harmon, John D. Lincoln, Joshua Haskell, Samuel R. Jackson, John W. Perry, Benjamin Dunning, George F. Mustard, Amherst Whitmore, Samuel Webb.

AI BROOKS, Jr., Secretary and Treasurer.

Examined August 12, 1861.

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	17,810 78	Bath city bonds,	6,500 00
Profits,	564 14	Augusta city bonds,	1,000 00
Due Maine Bank,	8 23	Brunswick bond,	1,000 00
		Mortgages,	6,290 00
		Personal securities,	3,593 15
	<u>\$18,383 15</u>		<u>\$18,383 15</u>

Number of depositors, 135.

Increase of depositors since Jan. 1, 1861, 10.

Increase of deposits since Jan. 1, 1861, \$4,213.99.

Quarterly dividends at 4 per cent. per annum.

Extra dividend of profits every fifth year.

Annual expenses of the Bank, \$100.

THE GARDINER SAVINGS INSTITUTION.

*Opened July 1884.**President, ROBERT H. GARDINER.*

Trustees, R. H. Gardiner, Wm. Bradstreet, H. B. Hoskins, Daniel Nutting, Wm. Palmer, C. Danforth, Robert Williamson, Noah Woods, Robert Thompson, G. S. Palmer, Jos. Bradstreet, Sifania Bowman.

*JOSEPH ADAMS, Treasurer.**DANIEL NUTTING, Secretary.*

Examined July 1861.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	229,021 20	Loans on real estate,	53,900 38
Profits,	13,415 10	Loans to towns and cities,	3,000 00
		Bank stock,	22,150 00
		Railroad stock,	22,335 00
		City and R. R. bonds,	128,973 00
		Cash,	12,077 92
	<hr/>		<hr/>
	\$242,436 30		\$242,436 30

Number of depositors, 1229.

Increase of depositors for the year, 100.

Increase of deposits for the year, \$26,389.89.

Pay semi-annual dividend 4 per cent.

Extra dividend every fifth year.

HALLOWELL SAVINGS INSTITUTION.

Opened July 1854.

President, JOHN HUBBARD.

Trustees, John Hubbard, Andrew Masters, William R. Prescott, William Stickney, Justin E. Smith, Simon Page, Calvin Spaulding, John P. Flagg, M. C. Richardson, T. W. Newman, Eliphalet Rowell, James H. Leigh.

H. K. BAKER, *Secretary and Treasurer.*

Examined Sept. 17, 1861.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	19,923 09	Notes of city of Hallowell,	4,800 00
Surplus profits,	493 43	Bridge scrip Hallowell,	1,300 00
		State of Maine scrip,	500 00
		U. S. scrip due 1881 (at cost,)	3,560 00
		Notes secured by real estate,	8,538 11
		Notes with personal security,	1,070 62
		Interest accrued,	460 82
		Cash,	186 97
	<u>\$20,416 52</u>		<u>\$20,416 52</u>

Number of depositors, 250.

Increase of deposits for the year past, \$5,602.58.

Pay semi-annual dividends at 4 per cent. per annum.

Extra dividends every fifth year.

Annual expense of the Bank, \$50 to \$75.

LEWISTON INSTITUTION FOR SAVINGS.

*Incorporated 1856.**President, J. G. COBURN.*

Vice Presidents, Rev. U. BALKAM, A. D. LOCKWOOD, Rev. C. MUNGER, BENJ. I. LEEDS.

Trustees, Marshal French, D. M. Ayer, R. A. Budlong, Charles Bradley, John M. Frye, S. H. Garcelon, Hervey Kent, H. H. Dickey, Geo. H. Pilsbury, Eli Fernald, Jesse T. Stevens, H. C. Goodenow.

ALBERT H. SMALL, Treasurer.

Examined Sept. 9, 1861.

<i>Liabilities.</i>		<i>Resources.</i>	
Deposits,	34,255 14	Bills receivable,	35,638 75
Balance of interest,	94 35	Expense,	247 28
Due Lewiston Falls Bank,	1,536 54		
	<u>\$35,886 03</u>		<u>\$35,886 03</u>

Number of depositors, 261.

Pay semi-annual dividends at 5 per cent. per annum.

Divide balance of profits every fifth year.

Annual expenses of the Bank, \$200.

PORTLAND SAVINGS BANK.

*Chartered in 1852.**President, PHINEAS BARNES.*

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

JOSEPH C. NOYES, Secretary and Treasurer.

Examined Nov. 1861.

<i>Liabilities.</i>	<i>Resources.</i>
Deposits, 390,163 64	Public Securities—
Int. received from May 2, '61, 13,465 25	Cities, 60,651 83
Balance of previous profits, 995 11	Counties, 23,797 75
	Mortgages of real estate, 254,269 66
	At. & St. L. R. R. bonds,
	(par \$10,000) 7,000 00
	Bank stock at par—
	Canal Bank, 4,400 00
	Casco Bank, 2,200 00
	International Bank, 10,000 00
	Manuf. & Traders' Bank, 2,300 00
	Mechanics' Bank, 500 00
	Bank of Cumberland, 600 00
	Portland Gas stock, 5,000 00
	Loans with collaterals, 22,000 00
	Expense account, 6 months, 709 30
	Premium account, 6 months, 100 00
	Cash deposited in Canal Bank, 11,095 46
\$404,624 00	\$404,624 00

Number of depositors, 2000.

Increase of depositors within the year, 100.

Increase of deposits within the year, \$34,173.09.

Semi-annual dividends 6 per cent. per annum.

No extra dividends.

Annual expenses of the Bank, \$1,500.

PORTLAND FIVE CENT SAVINGS INSTITUTION.

*Chartered in 1859.**President, BENJ. KINGSBURY, Jr.**Vice President, AUGUSTUS E. STEVENS.*

Trustees, Charles Holden, Nathaniel F. Deering, Martin Gore, William Willis, Oliver P. Tuckerman, Samuel Rolfe, Byron Greenough, Harris C. Barnes, Eben Steele, Charles Staples, Charles Davis, Joseph Libbey.

*JAMES H. BAKER, Secretary.**CHARLES BAKER, Treasurer.*

Examined Nov. 1861.

<i>Liabilities.</i>		<i>Resources.</i>	
Amount remaining on deposit		Mortgages on real estate,	37,860 00
April 3, 1861,	77,641 81	City of Portland bonds,	1,000 00
Deposits received		At. & St. L. R. R. bonds,	2,267 00
since April 3, '61,		And. & Ken. R. R. bonds,	848 33
including div'nd		M. C. M. A. bonds,	1,600 00
No. 4,	20,933 92	U. S. Treasury notes, &c.,	
Deposits with'dwn		(par value, 5,057 34)	5,057 34
since Ap'13, '61,	16,937 37	International Bank,	12,700 00
	<u>3,996 55</u>	Casco Bank,	1,200 00
Amount remaining on deposit		Manf. & Traders' Bank,	1,600 00
Oct. 2, 1861,	81,638 36	Mérchants' Bank,	150 00
Interest account. Balance,	1,504 93	Bank of Cumberland,	2,130 00
		Loans with Collateral,	10,188 87
		Portland Gas Light Stock,	850 00
		Expense account,	187 79
		Premium account,	766 00
		Cash deposited in bank,	4,737 96
	<u>\$83,143 29</u>		<u>\$83,143 29</u>

Number of depositors, 1450.

Pay semi-annual dividends at 6 per cent. per annum.

No extra dividends.

Annual expenses of the Bank, about \$700.

Examination into the affairs of the Institution made monthly and entered upon the books, and certified.

 RANDALL SAVINGS AND BENEVOLENT ASSOCIATION AT LEWISTON.

Incorporated 1854.

President, A. W. JONES.

At the last annual meeting of the Trustees it was voted that the President and Treasurer close up the Institution as soon as it can be consistently done.

WM. L. BADGER, Secretary and Treasurer.

Examined Sept. 11, 1861.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	4,529 57	Bank stocks,	3,339 00
Dividends,	87 65	Mortgages,	1,205 27
Surplus funds,	437 49	Safe,	105 00
		Temporary loan,	405 44
	<hr/>		<hr/>
	\$5,054 71		\$5,054 71

SACO AND BIDDEFORD SAVINGS INSTITUTION AT SACO.

Chartered February 1827.

President, DANIEL SMITH, JR.

Vice President, STEPHEN L. GOODALE.

Trustees, David Fernald, Alpheus A. Hanscom, Gideon Tucker, Nath'l M. Towle,
Wm. Noyes, Jeremiah Mason, Abraham Cutter.

EDWARD P. BURNHAM, *Secretary and Treasurer.*

Examined August 18, 1861.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	334,637 90	Bank stock,	70,334 88
Profit and loss,	26,467 83	Railroad stock,	54,743 50
Suspense account,	54 09	Railroad bonds,	41,954 46
		City bonds,	41,340 83
		County bonds,	11,355 00
		State bonds,	21,254 26
		Real estate,	41,680 00
		Notes,	55,067 68
		Cash,	23,429 21
	<u>\$361,159 82</u>		<u>\$361,159 82</u>

Number of depositors, 1,793.

Increase of depositors from July 17, 1860, to July 17, 1861, 78.

Increase of deposits from July 17, 1860, to July 17, 1861, \$23,416.85

Pay semi-annual dividends, 2 per cent.

Extra dividend every 5 years.

Annual expenses of the bank, \$1,500.

SOUTH BERWICK BANK SAVINGS INSTITUTION.

This Institution is connected with the South Berwick Bank, and managed by the
officers of that Bank.

Examined August 24, 1861.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	92,644 70	Cash,	6,911 42
Discount,	6,444 84	Notes discounted on personal security,	75,328 12
		Bank stock,	4,250 00
		Bonds, State of Maine,	10,000 00
		Bonds, city of Portland,	2,000 00
		Expense account,	600 00
	<u>\$99,089 54</u>		<u>\$99,089 54</u>

 YORK COUNTY FIVE CENTS SAVINGS INSTITUTION AT BIDDEFORD.

Organized March 27, 1860.

President, JOHN M. GOODWIN.

Vice President, LEONARD ANDREWS.

Trustees, William H. Thompson, Thomas H. Cole, Horace Ford, David Fales, E. H. Banks, Abel H. Jellison, William Berry, Marshall Pierce.

Investing Committee, John M. Goodwin, Leonard Andrews, William Berry.

SHADRACH A. BOOTHBY, Secretary and Treasurer.

Examined August 1861.

<i>Liabilities.</i>		<i>Resources.</i>	
Interest,	186 40	Expense,	94 20
Profit and Loss,	06	Bills receivable,	18,060 00
Due depositors,	19,640 51	Bank notes,	1,515 00
		Specie,	157 77
	<u>\$19,826 97</u>		<u>\$19,826 97</u>

Number of depositors, 428.

Increase of depositors since Jan. 1861, 114.

Increase of deposits since Jan. 1861, \$9,671.69.

Pay semi-annual dividends of net profits.

Annual expense of the Bank, \$80.

AGGREGATE OF FOURTEEN SAVINGS BANKS.

Due depositors,	1,620,270 26	Assets,	1,708,961 40
Profits,	88,631 14		
	<u>\$1,708,961 40</u>		<u>\$1,708,961 40</u>
Deposits for 1861,		1,620,270 26	
Deposits for 1860,		1,466,457 56	
Increase,		<u>\$153,812 70</u>	

The Calais Savings Bank, at Calais, was incorporated in March 1861.

The Peoples' Savings Bank, at Rockland, was incorporated in February 1861.

Neither of these Institutions had gone into operation at the time of our visitation.

There are in the State, as will be seen by the preceding tables, fourteen savings institutions, with an aggregate deposit of \$1,620,270.26, which is an increase of deposit over last year, of \$153,312.70.

This increase of deposit is large in itself, and would have appeared much greater, but for the fact that many of the depositors have, within the last two months, drawn largely from the banks for the purpose of investing in the 7 3-10 Government Loan.

That these institutions have been constantly growing into favor and acquiring more and more of public confidence, may be inferred from the steady increase of deposits, and from the fact that they are springing up in various parts of the State—two having been chartered the past year which will go into operation.

The object of these institutions being (as their name indicates) to *save* rather than *accumulate*, though the former to a certain extent implies the latter, the greatest care and caution should be used in employing the funds entrusted to their keeping. A failure of any one of them to promptly meet its liabilities, while it would operate disastrously upon the depositors, would create a distrust in all others. Thus far nothing of the kind, in this State, has happened. They passed safely through the financial crisis of 1857, redeeming all their pledges and paying their depositors, and a more trying ordeal is not likely to be reserved for them.

It will be noticed that the annual expenses of these banks are merely nominal, or at the very lowest figure, so that they are in a sense rather benevolent than financial institutions.

They are the aggregates of widows' mites, and as the widow's mite of old received special commendation and blessing, so let these benevolent institutions receive the *special* care of all those who are entrusted with their management.

We would not close this report without bearing our testimony to the uniform kindness and courtesy which we have received from all the bank officers with whom we have had the pleasure of becoming acquainted, they affording us every facility for prosecuting our inquiries and courting rather than shunning investigation.

A. C. ROBBINS,)
FRANCIS K. SWAN, } *Bank*
 } *Commissioners.*

DECEMBER 2, 1861.