

MAINE STATE LEGISLATURE

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DOCUMENTS

PRINTED BY ORDER OF

THE LEGISLATURE

OF THE

STATE OF MAINE.

1864.

AUGUSTA:

STEVENS & SAYWARD, PRINTERS TO THE STATE.

1864.

ANNUAL REPORT

OF THE

BANK COMMISSIONERS

OF THE

STATE OF MAINE.

1863.

Published agreeably to a Resolve approved March 16, 1855.

AUGUSTA:
STEVENS & SAYWARD, PRINTERS TO THE STATE.
1863.

PUBLISHER'S NOTE.

In documents of this description the more common arrangement has been, to have the Report precede the Tables. This year, for reasons connected with the printing, the order is reversed. The tabular statements of the Savings Banks appear *first*, next the tabular statements of the Banks of Discount, followed by the Report at the close.

SAVINGS INSTITUTIONS

AND

BANKS OF DISCOUNT.

THE AUGUSTA SAVINGS BANK.

Incorporated, 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, Benj. A. G. Fuller, Wm. S. Badger, Dean Pray.

WILLIAM R. SMITH, Treasurer and Secretary.

Number of depositors, 1,092.
 Increase of depositors for past year, 189.
 Increase of deposits for past year, \$54,939.82.
 Make semi-annual dividends at 2 per cent.
 Make extra dividend every fifth year.
 Annual expenses of the Bank, \$600.
 Lowest sum received on deposit, \$1.00.
 Lowest sum drawing interest, \$5.00.

There is a monthly examination by the Trustees; and a more critical one, semi-annually by a committee chosen for the purpose.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	\$219,401 80	U. S. securities,	\$65,000 00
Profit and Loss,	7,267 56	State of Maine bonds,	14,000 00
Reserved Fund.	2,500 00	County, city and town bonds,	68,000 00
		Bank stock,	7,460 00
		Railroad securities,	11,500 00
		Notes with mortgages,	34,399 50
		Notes with collaterals,	15,200 00
		Cash on deposit,	13,609 86
	229,169 36		229,169 36

August 1, 1863.

INSTITUTION FOR SAVINGS IN THE CITY OF BANGOR.

*Incorporated, 1852.**President, GEORGE W. PICKERING.**Vice-Presidents, CHAS. STETSON, J. S. WHEELWRIGHT, A. W. PAINE.*

Trustees—A. M. Roberts, Solomon Parsons, Sam'l F. Hersey, Isaiah Stetson, T. W. Baldwin, Arad Thompson, James B. Fiske, Hollis Bowman, James Littlefield, Joseph W. Low, A. G. Wakefield, A. D. Manson, Henry A. Wood, Franklin Muzzy, Albert Holton, J. C. White, John Bright, Lemuel Bradford, Charles Hayward, Daniel Sargent 2d.

ALBERT HOLTON, Secretary and Treasurer.

Number of depositors, 991.

Increase of depositors past year, 212.

Increase of deposits past year, \$96,703.17.

Make semi-annual dividends at 2½ per cent.

Make an extra dividend every fifth year.

Annual expenses of the bank, \$700.

Lowest loan received on deposit, \$1.00.

Lowest sum drawing interest, \$5.00:

Affairs of the bank examined semi-annually by a committee of the Trustees.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	\$216,779 43	U. S. securities,	\$92,527 12
Profits,	2,409 33	City of Bangor bonds,	27,450 00
		State of Maine bonds,	8,780 00
		Town of Brewer bonds,	3,800 00
		Notes with mortgages,	42,533 40
		Notes with collaterals,	14,039 65
		Deposits on interest,	8,500 00
		Cash on hand,	26,558 59
	<hr/>		<hr/>
	219,188 76		219,188 76

October, 1863.

BATH SAVINGS INSTITUTION.

Incorporated, 1852.

Trustees—William D. Sewall, William E. Payne, John Patten, William M. Reed, William V. Moses, L. W. Houghton.

JOHN H. KIMBALL, *Treasurer.*

Number of depositors, 627.

Increase of depositors past year, 220.

Increase of deposits past year, \$92,601.19.

Make semi-annual dividends, 3 per cent.

Make no extra dividends.

Annual expenses of the bank, \$536.35.

Lowest sum received on deposit, \$1.00.

Lowest sum on which interest is paid, \$5.00.

Affairs of the bank are examined semi-annually by the Trustees.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	\$181,361 43	Ken. & Port. R. R. bonds,	1,275 00
Profit and Loss,	7,744 28	Maine Telegraph Co.,	1,600 00
		Notes with mortgages,	11,983 49
		Yarmouth bonds,	410 00
		Augusta bonds,	2,936 33
		Gardiner bonds,	3,910 00
		Bath bonds,	14,300 00
		Brunswick bonds,	2,284 00
		Bank stock in Bath,	19,568 00
		U. S. bonds,	124,300 00
		Cash on deposit,	6,538 89
	<hr/>		<hr/>
	189,105 71		189,105 71

August 1, 1863.

BIDDEFORD BANK SAVINGS INSTITUTION.

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

Number of depositors, 723.

Increase of depositors past year, 74.

Increase of deposits past year, \$39,715.54.

Make semi-annual dividends April and October; paying 4 per cent. for the first two years, and 5 per cent. for deposits after two years.

Make no extra dividends.

Annual expenses of the bank, \$800.

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$1.00.

There is an annual examination of the affairs of the Institution by a committee of the Directors.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	\$158,023 53	Bank stocks,	\$16,800 00
Profit and loss,	13,856 74	Manufacturing stocks,	21,313 32
		Railroad securities,	11,100 00
		City and town scrip,	4,000 00
		U. S. securities,	12,000 00
		Notes,	104,024 79
		Cash,	2,642 16
	<hr/>		<hr/>
	171,880 27		171,880 27

October 15, 1863.

BRUNSWICK SAVINGS INSTITUTION.

*Incorporated March 20, 1858.*JOHN L. SWIFT, *President.*AI BROOKS, *Secretary and Treasurer.*

Trustees—Robert Bowker, Charles Boutelle, John L. Swift, Thomas Skolfield, Benjamin Furbish, Daniel Elliot, Benjamin Greene, N. T. Palmer, Charles J. Gilman, John D. Lincoln, Sanford A. Perkins, Samuel R. Jackson, John W. Perry, Benjamin Dunning, George F. Mustard, Amherst Whitmore, Samuel Webb.

Number of depositors, 258.

Increase of depositors past year, 79.

Increase of deposits past year, \$16,131.26.

Make dividends quarterly at rate of 4 per cent. per annum.

Make an extra dividend every fifth year.

Annual expenses of the bank, \$150.

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$5.00.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	\$39,741 13	City and town bonds,	\$11,800 00
Profits,	497 90	Notes with mortgages,	6,145 00
		Notes with collaterals,	6,993 91
		U. S. securities,	13,000 00
		Bank stock,	1,000 00
		Real estate,	864 23
		Cash,	435 89
	<hr/>		<hr/>
	40,239 03		40,239 03

July 27, 1863.

CALAIS SAVINGS BANK.

*Incorporated March, 1861.**President—GEORGE DOWNES.*

Trustees—George Downes, E. A. Barnard, T. J. Copeland, Daniel Hill, William Duren, Jos. A. Lee, G. D. King, James S. Cooper, F. A. Pike, B. Young, Charles E. Swan.

Board of Investment—George Downes, G. D. King, T. J. Copeland, James S. Cooper, Jos. A. Lee.

Jos. A. LEE, Treasurer and Secretary.

Number of depositors, 54.

Increase of depositors past year, 29.

Increase of deposits past year, \$4,688.62.

Make dividends annually, 4 per cent.

Make an extra dividend every fifth year.

Annual expenses of the bank, \$25.

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$5.00.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	\$5,650 04	U. S. securities,	\$5,000 00
Profits,	182 02	Bank stock,	300 00
		Cash,	552 06
	<u>5,832 06</u>		<u>5,852 06</u>

November 10, 1863.

THE GARDINER SAVINGS INSTITUTION.

Opened July, 1834.

President—ROBERT H. GARDINER.

Trustees—R. H. Gardiner, H. B. Hoskins, Dan'l Nutting, Wm. Palmer, C. Danforth, Robert Williamson, Seth G. Moore, F. G. Richards, Robert Thompson, Jos. Bradstreet, Sifimia Bowman, John S. Mitchell.

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

Number of depositors, 1,357.

Increase of depositors past year, 65.

*Increase of deposits past year, \$9,764.40.

Make semi-annual dividends January and July, 2 per cent. each.

Make extra dividend every fifth year.

Annual expenses of the bank, \$500.

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest.

Institution is examined twice a year by a committee of the Trustees.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	\$220,550 87	Town and city securities,	\$112,015 00
Profits,	36,024 50	Railroad stocks,	8,900 00
		Railroad bonds,	27,500 00
		Bank stocks,	22,150 00
		Notes with mortgages,	46,996 16
		U. S. securities,	25,509 00
		Interest on stocks,	4,260 96
		Cash,	9,253 25
	<u>256,575 37</u>		<u>256,575 37</u>

July 31, 1863.

*They have declined deposits for the last six months from persons who were capitalists, and have notified all their large depositors to withdraw their deposits.

HALLOWELL SAVINGS INSTITUTION.

Opened, July 1854.

President, JOHN HUBBARD.

Trustees—John Hubbard, Andrew Masters, Wm. R. Prescott, Simon Page, J. E. Smith, Wm. Stickney, M. C. Richardson, C. Spaulding, J. P. Flagg, T. W. Newman, E. Rowell, J. H. Leigh.

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

Number of depositors, 366.

Increase of depositors past year, 76.

Increase of deposits past year, \$21,703.36.

Make semi-annual dividends 2 per cent. each.

Make extra dividend every fifth year.

Annual expenses of the Bank, \$120.

Lowest sum received on deposit, 5 cts.

Lowest sum drawing interest, \$1.00.

Affairs of the institution are examined by an Auditor semi-annually, and the investments are examined by the Trustees at the annual meeting.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	\$48,799 86	City and town scrip,	\$12,300 00
Profits,	1,587 37	State of Maine scrip,	500 00
		U. S. securities,	20,971 65
		Bank stock,	2,425 00
		Telegraph stock,	500 00
		Notes and mortgages,	10,154 20
		Notes with collaterals,	940 00
		Interest,	820 01
		Cash,	1,776 37
	<hr/>		<hr/>
	50,887 23		50,887 23

August 3d, 1863.

LEWISTON INSTITUTION FOR SAVINGS.

*Commenced July, 1860.**President, J. G. COBURN.**Vice Presidents, REV. U. BALKAM, A. D. LOCKWOOD, N. W. FARWELL, CHA'S BRADLEY.**Trustees—Marshall French, D. M. Ayer, R. A. Buellong, John M. Frye, S. W. Kilvert, H. H. Dickey, Geo. H. Pillsbury, Jesse T. Stevens, H. C. Goodenow, J. W. Danielson, W. J. Burnham.**ALBERT H. SMALL, Treasurer and Secretary.*

Number of depositors, 860.

Increase of depositors past year, 422.

Increase of deposits, \$82,786.20.

Make dividends of 2½ per cent. semi-annually.

Make extra dividend once in five years.

Annual expenses of the Institution, \$325.00.

Lowest sum received on deposit, \$1.00.

Lowest sum drawing interest, \$1.00.

Affairs of the bank examined semi-annually by a committee of Trustees.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	\$152,204 52	Notes and mortgages,	46,996 82
Profits,	3,024 22	U. S. bonds,	49,500 00
		Personal and collateral,	25,575 00
		Bank stocks,	19,750 00
		City and town loans,	10,810 00
		Cash on hand,	2,596 92
	<hr/>		<hr/>
	155,228 74		155,228 74

November 28, 1863.

PORTLAND SAVINGS BANK.

Chartered in 1852.

PHINEHAS BARNES, *President.*

Trustees and Managers—Phinehas Barnes, John B. Brown, Oliver Gerrish, Al-
len Haines, Henry B. Hart, Jedediah Jewett,* Jonas H. Perley.

JOSEPH C. NOYES, *Secretary and Treasurer.*

Number of depositors, 3,000.

Increase of depositors past year, 668.

Increase of deposits past years, \$243,349.90.

Make semi-annual dividends of 3 per cent. each.

Make no extra dividends.

Annual expenses of the bank, \$1,600.

Lowest sum received on deposit, 1.00.

Lowest sum drawing interest, \$5.00.

Affairs of the bank are examined monthly by a committee of two of the Managers.

<i>Liabilities.</i>	<i>Resources.</i>
Due depositors, \$697,437 95	Public securities—
Interest and premium, 21,993 08	U. S. Treas notes, 7 3-10, \$59,000 00
Balance of previous profits, 2,811 46	“ Certificate of debt, 44,989 93
	“ Loan, 1881, 6's 20,833 50
	“ “ 5-20's, 83,000 00
	City scrip, 79,394 00
	County “ 13,000 00
	State of Maine, 10,500 00
	315,717 43
	Loans with collaterals, 36,689 20
	Mortgages, 311,684 90
	R. R. Bonds, par 10,800 7,680 00
	Bank stock, at par—
	Casco, 7,200
	Canal, 5,700
	International, 9,500
	Manuf. & Traders', 4,850
	Mechanics', 500
	Cumberland, 600
	28,350 00
	Portland Gas Co. Stock, 5,000 00
	Expense account, 1,527 62
	Bal. cash deposited in bank, 15,593 29
722,242 44	722,242 44

November, 1883.

* Deceased.

PORTLAND FIVE CENTS SAVINGS INSTITUTION.

Chartered in 1859.

BENJAMIN KINGSBURY, JR., *President.* A. E. STEVENS, *Vice President.*

Trustees—Nathaniel F. Deering, Martin Gore, Nathaniel Elsworth, William Wil-
 lis, Oliver P. Tuckerman, Charles Staples, Harris C. Barnes, Eben Steele, Charles
 Holden, Byron Greenough, Samuel Rolfe, Joseph Libby.

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

Investing Committee, Benjamin Kingsbury, Jr., Martin Gore, Nathaniel F.
 Deering.

Number of depositors, 2,025.

Increase of depositors, past year, 368.

Increase of deposits during past year, \$81,800.27.

Make dividends semi-annually at 3 per cent.

Make no extra dividends.

Annual expenses of the bank, \$730.

Lowest sum received on deposit, 5 cents.

Lowest sum drawing interest, \$1.00.

Affairs of the bank examined quarterly by the Finance Committee.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	\$163,883 77	Mortgages on real estate,	\$70,084 00
Interest account,	2,029 28	U. S. securities,	62,100 00
Profit and Loss,	2,332 89	Railroad bonds,	3,600 00
		Portland Gas Light Co.,	850 00
		Loans with collaterals,	6,975 00
		Bank stocks,	20,450 00
		Expense account,	290 00
		Cash on deposit,	8,766 71
	<hr/>		<hr/>
	173,245 94		173,245 94

October 3d, 1863.

RANDALL SAVINGS AND BENEVOLENT ASSOCIATION.

Incorporated, 1854.

President, A. M. JONES.

Secretary and Treasurer, W. L. BADGER.

Number of depositors, 65.
Decrease of depositors last year, 26.
Decrease of deposits, \$2,490 83.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	\$1,738 00	Bank stocks,	\$1,500 00
		Temporary loan,	388 00
		Safe,	75 00
	1,738 00		1,963 00

This Institution is closing its affairs as fast as practicable, in accordance with a vote of the Trustees passed in 1860.

SACO AND BIDDEFORD SAVINGS INSTITUTION AT SACO.

Incorporated February, 1827.

DANIEL SMITH, President.

STEPHEN L. GOODALE, Vice President.

Trustees—David Fernald, Alpheus Hanscom, Gideon Tusker, Nathaniel M. Towle, William Noyes, Jeremiah Mason, Abraham Cutter.*

EDWARD P. BURNHAM, Secretary and Treasurer.

Number of depositors, 2,998.
Increase of depositors past year, 240.
Increase of deposits past year, \$57,862.25.
Make semi-annual dividends 2 per cent. each.
Make extra dividend every fifth year.
Annual expenses of the bank, about \$1,500.
Lowest sum received on deposit, 5 cents.
Lowest sum drawing interest, \$5.00.

Affairs of the Institution are examined monthly by the President and one of the Trustees and their doings are sanctioned by the Trustees at their monthly meeting.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	432,567 43	Bank stocks,	\$70,234 88
Profits,	5,282 13	Railroad stocks,	53,018 50
		Railroad bonds,	41,450 69
		City scrip,	67,488 33
		County scrip,	9,355 00
		State scrip,	41,921 76
		U. S. securities,	53,077 13
		Real estate,	41,680 00
		Notes,	44,786 75
		Cash,	14,786 52
	437,849 56		437,849 56

July 24, 1863.

* Deceased.

SOUTH BERWICK BANK SAVINGS INSTITUTION.

This institution is connected with the South Berwick Bank, and under the care and management of the officers of that bank.

Number of depositors, 240.
 Decrease of depositors past year, 33.
 Decrease of deposits past year, \$49,428.74.
 Make semi-annual dividends.
 Make no extra dividends.
 Annual expenses of the bank, \$290.
 Lowest sum received on deposit, \$5.00.
 Lowest sum drawing interest, \$5.00.
 An annual examination by a committee of the Directors.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	\$37,122 78	Bank stocks,	\$11,362 00
Due South Berwick bank,	5,254 94	U. S. 7 3-10 scrip,	10,000 00
Profits,	4,732 55	State of Maine bonds,	12,000 00
		Notes,	13,748 27
	47,110 27		47,110 27

July 21, 1863.

YORK COUNTY FIVE CENTS SAVINGS INSTITUTION.

Organized March 27, 1860.

President, JOHN M. GOODWIN. *Vice President*, LEONARD ANDREWS.

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

Investing Committee, JOHN M. GOODWIN, LEONARD ANDREWS, WM. BERRY.

Number of depositors, 686.
 Increase of depositors, 273.
 Increase of depositors past year, \$31,713.82.
 Make semi-annual dividends in April and October.
 Make no extra dividends, but divide whatever is earned.
 Annual expenses of the bank, \$100.
 Lowest sum received on deposit, 5 cents.
 Lowest sum drawing interest, \$1.00.
 Examined semi-annually by a committee of the Trustees.

<i>Liabilities.</i>		<i>Resources.</i>	
Due depositors,	\$61,213 87	Individual notes,	\$21,185 00
Profits,	1,223 71	Notes with mortgages,	25,502 00
		U. S. 7 3-10 scrip,	1,100 00
		City bonds,	1,200 00
		Cash,	13,450 58
	62,437 58		62,437 58

July 23, 1863.

AGGREGATE OF FIFTEEN SAVINGS BANKS.

Amount of deposits in Augusta Savings Bank,	\$210,401 80
“ “ Bangor Savings Bank,	216,779 48
“ “ Bath Savings Institution,	181,361 48
“ “ Biddeford Bank Savings Institution,	158,023 53
“ “ Brunswick Savings Institution,	39,741 18
“ “ Calais Savings Bank,	5,650 04
“ “ Gardiner Savings Institution,	220,550 87
“ “ Hallowell Savings Institution,	48,799 86
“ “ Lewiston Institution for Savings,	152,201 52
“ “ Portland Savings Bank,	697,437 95
“ “ Portland Five Cents Savings Institution,	168,883 77
“ “ Randall Savings & Benevolent Association,	1,788 00
“ “ Saco & Biddeford Savings Institution,	432,567 48
“ “ South Berwick Savings Institution,	37,122 78
“ “ York County Five Cent Savings Institution,	61,213 87
	2,641,476 41
Aggregate of deposits in fifteen Savings Banks for 1862,	1,876,165 18
Increase,	765,311 23
The increase of deposits \$765,311.23 over the deposits of 1862, has been made as follows:	
Augusta Savings Bank,	54,989 82
Bangor Savings Bank,	96,703 17
Bath Savings Institution,	92,601 19
Biddeford Bank Savings Institution,	39,715 34
Brunswick Savings Institution,	16,131 26
Calais Savings Bank,	4,688 62
Hallowell Savings Institution,	21,708 86
Lewiston Savings Institution,	82,786 20
Portland Savings Bank,	245,349 90
Portland Five Cent Savings Institution,	81,800 26
Saco and Biddeford Savings Institution,	58,862 25
York County Five Cent Savings Institution	31,713 82
	826,995 20
Decrease of deposits in Randall Savings Association,	\$2,490 83
“ “ So. Berwick Bk. Savings Inst.,	49,423 74
“ “ Gardiner Savings Bank,	9,764 40
	61,683 97
	765,311 23

ALFRED BANK AT ALFRED.

*Incorporated March 5, 1855.*JAMES O. McINTIRE, *President.*WM. H. CONANT, *Cashier.*

Directors—James O. McIntire, B. J. Herrick, Silas Derby, Ira T. Drew, of Alfred; Samuel C. Adams, of Newfield.

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

Number of stockholders, 85.

Largest amount of stock held by any one person or corporation, 74 shares

Amount of stock owned out of the State, 70 shares.

Have no special discount day.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have general plates.

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

\$1,500 00

Declared,

April, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

95 49

Liabilities of directors as principals,

1,710 00

Liabilities of directors as sureties,

3,418 50

Liabilities of stockholders as principals,

644 00

Loan as verified by actual inspection,

85,842 17

Largest loan since January 1, 1863, July 22,

85,842 17

Loan made up of 78 notes and drafts.

U. S. Government securities in the loan,

-

Other public securities in the loan,

-

Overdue paper,

6,821 08

Probable loss on overdue paper,

1,500 00

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

34 88

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

202,000 00

Bills destroyed as appears by records,

1,203 00

Unsigned bills on hand,

54,000 00

Bills in bank at date of examination, July 22, 1863,

101,509 00

NOTE.—All the foregoing were the data taken at our examination, July 22, 1863. The following exhibit is one of the 24th of October, 1863, and verified by the oath of the cashier.

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loans,	\$66,034 96
Circulation,	27,312 00	Fixtures,	2,907 71
Deposits,	1,621 04	Bills of other banks & checks,	4,950 72
Bank balances,	-	Bank balances,	4,264 52
Profits,	2,666 48	Specie,	3,441 56
	<hr/>		<hr/>
	81,599 47		81,599 47
Immediate liabilities,	28,933 04	Immediate resources,	12,656 80

AMERICAN BANK AT HALLOWELL.

*Incorporated January 21, 1854.*EBENEZER HORN, *President.*A. H. HOWARD, *Cashier.*

Directors—Ebenezer Horn, Samuel G. Fogg, F. J. Day, H. Cooper, jr., J. R. Marston, E. F. Rollins, T. W. Newman, all of Hallowell.

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

Number of stockholders, 153.

Largest amount of stock held by any one person or corporation, 23 shares.

Amount of stock owned out of the State, 52 shares.

Discount day, Tuesday.

Cashier's bond is renewed, and recorded.

Have some \$2,000 of deposits on interest.

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

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have general plates.

Rate and amount of last dividend, 2 per cent.,

\$1,500 00

Declared,

July, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

1,076 73

Liabilities of directors as principals,

15,000 00

Liabilities of directors as sureties,

51,157 48

Liabilities of stockholders as principals,

8,415 00

Loan as verified by actual inspection,

119,128 31

Largest loan since January 1, 1863, January 27, 1863,

148,972 64

Loan made up of 140 notes and drafts.

U. S. Government securities in the loan,

\$5,550 00

Other public securities in the loan,

—

Overdue paper,

30,699 99

Probable loss on overdue paper,

10,000 00

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

51 56

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

211,100 00

Bills destroyed as appears by records,

65,966 00

Unsigned bills on hand,

42,000 00

Bills in bank at time of examination, July 30, 1863,

33,774 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$119,128 31
Circulation,	69,360 00	Real estate,	5,293 05
Deposits,	10,291 12	Bills of other banks & checks,	9,965 26
Bank balances,	971 94	Bank balances,	15,893 22
Profits,	576 68	Specie,	5,919 90
	<hr/>		<hr/>
	156,199 74		156,199 74
Immediate liabilities,	80,623 06	Immediate resources,	31,778 38

AUBURN BANK AT AUBURN.

*Incorporated February 28, 1855.*J. H. ROAK, *President.*WM. LIBBY, *Cashier.*

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

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

Number of stockholders, 26.

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

Amount of stock owned out of the State, 466 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Bank of Commerce.

Receive bills home from Boston weekly.

Have special plates.

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

\$3,000 00

Declared,

April, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

1,199 02

Liabilities of directors as principals,

1,951 00

Liabilities of directors as sureties,

Liabilities of stockholders as principals,

Loan as verified by actual inspection,

164,483 35

Loan largest since January 1, 1863, February 28, 1863,

171,147 56

Loan made up of 215 notes and drafts.

U. S. Government securities in the loan,

54,300 00

Other public securities in the loan,

7000 00

Overdue paper,

5,454 37

Probable loss on overdue paper,

-

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

1,250 00

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

186,018 00

Bills destroyed as appears by the records,

72,498 00

Unsigned bills,

-

Bills in bank at time of examination, September 5, 1863,

18,457 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$164,483 35
Circulation,	95,063 00	Real estate,	-
Deposits,	20,351 68	Bills of other banks & checks,	6,073 26
Bank balances,	-	Bank balances,	16,201 17
Profits,	3,007 63	Specie,	6,664 53
	<hr/>		<hr/>
	193,422 31		193,422 31
Immediate liabilities,	115,414 68	Immediate resources,	28,938 96

AUGUSTA BANK AT AUGUSTA.

*Incorporated August 28, 1814.*SAMUEL CONY. *President.*JOSEPH J. EVELETH, *Cashier.*

Directors — Samuel Cony, James W. Bradbury, Henry R. Smith, Joseph H. Williams and Richard D. Rice, all of Augusta.

Capital \$88,000. Par value of shares, \$80.	
Number of stockholders, 97.	
Largest amount of stock held by any one person or corporation, 60 shares.	
Amount of stock owned out the State, 222 shares.	
No special discount day.	
Cashier's bond is renewed, and recorded.	
Allow no interest on deposits.	
Annual expenses of the bank exclusive of the State tax, about 1,700.	
Do business in Boston at the Suffolk Bank.	
Receive bills home from Boston weekly.	
Have general plates.	
Rate and amount of last dividend, \$3 per share,	\$3,300 00
Declared,	July, 1863.
Amount of reserved profits after declaring same and paying State and Government tax,	3,755 88
Liabilities of directors as principals,	310 00
Liabilities of directors as sureties,	—
Liabilities of stockholders of principals,	—
Loan as verified by actual inspection,	160,043 27
Largest loan since January 1, 1863, April 18, 1863,	193,935 15
Loan made up of 136 notes and drafts.	
U. S. Government securities in the loan,	—
Other public securities in the loan,	16,252 70
Overdue paper,	19,435 74
Probable loss on overdue paper,	2,500 00
Amount of tax paid on stock of non-residents, under the act of March 23, 1863,	202 91
Whole amount of bills in existence August 20, 1863, as appears by bank note account on the ledger,	161,665 00
Bills destroyed since August 20, 1862, as appears by the records,	57,405 00
Unsigned bills on hand,	14,500 00
Bills in bank at time of examination, July 29, 1863,	58,609 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$88,000 00	Loan,	\$160,043 27
Circulation,	51,651 00	Real estate,	7,433 16
Deposits,	51,706 32	Bills of other banks & checks,	4,132 00
Bank balances,	3,246 38	Bank balances,	20,044 27
Profits,	8,078 31	Specie,	11,029 31
	<u>202,682 01</u>		<u>202,682 01</u>
Immediate liabilities,	106,603 70	Immediate resources,	35,205 58

BANK OF COMMERCE AT BELFAST.

*Incorporated March 8, 1854.*ASA FAUNCE, *President.*CHARLES PALMER, *Cashier.*

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

Capital \$75,000. Par value of shares, \$100.	
Number of stockholders, 120.	
Largest amount of stock held by any one person or corporation, 52 shares.	
Amount of stock owned out of the State, 93 shares.	
Have no special discount day.	
Annual settlement was made with the cashier.	
Cashier's bond is renewed, and recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of the State tax, about \$1,000.	
Do business in Boston at the Howard Bank.	
Receive bills home from Boston weekly.	
Have general plates.	
Rate and amount of last dividend, 3½ per cent., Declared,	\$2,625 00 April, 1863.
Amount of reserved profits after declaring same and paying State and Government tax,	237 18
Liabilities of directors as principals,	19,500 00
Liabilities of directors as sureties,	2,797 00
Liabilities of stockholders as principals,	3,759 00
Loan as verified by actual inspection,	115,301 93
Loan largest since January 1, 1863, May 2, 1863,	120,877 60
Loan made up of 102 notes and drafts.	
U. S. Government securities in the loan,	10,000 00
Other public securities in the loan,	5,000 00
Overdue paper,	18,437 66
Probable loss on overdue paper,	1,500 00
Amount of tax paid on stock of non-residents, under the act of March 23, 1863,	-
Whole amount of bills received from the engraver as appears by en- graver's bill exhibited,	106,750 00
Bills destroyed as appears by the records,	35,100 00
Unsigned bills on hand,	1,050 00
Bills in bank at time of examination, Sept. 17, 1863,	11,406 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$115,301 93
Circulation,	59,194 00	Real estate,	-
Deposits,	33,550 01	Bills of other banks & checks,	2,341 94
Bank balances,	-	Bank balances,	45,913 72
Profits,	3,024 09	Specie,	7,210 51
	<u>170,768 10</u>		<u>170,768 10</u>
Immediate liabilities,	92,744 01	Immediate resources,	55,466 17

BANK OF CUMBERLAND AT PORTLAND.

Incorporated March 19, 1835.

WM. MOULTON, *President.*SAMUEL SMALL, JR., *Cashier.*

Directors—Wm. Moulton, Ashur Ware, Jonathan Tewksbury, M. H. Smith, James Todd, Edward H. Daveis, Weston F. Milliken, all of Portland.

Capital, \$200,000. Par value of shares, \$40.

Number of stockholders, 220.

Largest amount of stock held by any one person or corporation, 290 shares.

Amount of stock owned out of the State, 833 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of the State tax, about \$3,400.

Do business in Boston at the Merchants' Bank.

Receive bills home from Boston weekly.

Have special plates.

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

\$8,000 00
April, 1863.

Declared,

Amount of reserved profits after declaring same and paying State and

Government tax,

57,821 51

Liabilities of directors as principals,

400 00

Liabilities of directors as sureties,

5,000 00

Liabilities of stockholders as principals,

4,688 82

Loan as verified by actual inspection,

370,550 61

Largest loan since January 1, 1863, July 13, 1863,

404,027 66

Loan made up of 347 notes and drafts.

U. S. Government securities in the loan,

50,000 00

Other public securities in the loan,

10,250 00

Overdue paper,

5,040 11

Probable loss on overdue paper,

1,500 66

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

541 72

Whole amount of bills issued as appears by a bank note register,

700,300 00

Bills destroyed as appears by the records,

497,600 00

Unsigned bills on hand,

7,000 00

Bills in the bank at the time of examination, Sept. 23,

52,377 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$200,000 00	Loan,	\$370,550 61
Circulation,	150,323 00	Real estate,	12,600 00
Deposits,	105,541 45	Bills of other banks & checks,	10,993 10
Profits,	68,558 80	Specie,	32,153 90
Bank balances,	979 46	Bank balances,	99,404 60
	<hr/>		<hr/>
	525,702 21		525,702 21
Immediate liabilities,	256,843 91	Immediate resources,	142,551 60

BANK OF THE STATE OF MAINE AT BANGOR.

*Incorporated May 30, 1851.*GEORGE K. JEWETT, *President.*WILLIAM S. DENNETT, *Cashier.**Directors*—Geo. K. Jewett, Daniel B. Hinkley, Thomas Jenness, of Bangor; E. B. Dunn, of No. 11, Aroostook.

Capital, \$150,000. Par value of shares, \$60.	
Number of stockholders, 30.	
Largest amount of stock held by any one person or corporation, 480 shares.	
Amount of stock owned out of the State, 264 shares.	
Have no special discount day.	
Annual settlement was made with the cashier.	
Cashier's bond is renewed, and recorded.	
Allow interest on deposits at 2 per cent., \$2,835 drawing interest.	
Annual expenses of the bank, exclusive of the State tax, \$2,400.	
Do business in Boston at Exchange Bank.	
Receive bills home from Boston irregularly.	
Have special plates.	
Rate and amount of last dividend, 3 per cent.,	\$4,500 00
Declared,	April, 1863.
Amount of reserved profits after declaring same and paying State and Government tax,	11,926 75
Liabilities of directors as principals,	1,500 00
Liabilities of directors as sureties,	11,658 44
Liabilities of stockholders as principals,	—
Loan as verified by actual inspection,	306,466 42
Largest loan since January 1, 1863, July 25, 1863,	322,581 22
Loan made up of 247 notes and drafts.	
U. S. Government securities in the loan,	—
Other public securities in the loan,	20,000 00
Overdue paper,	765 00
Probable loss on overdue paper,	500 00
Amount of tax paid on stock of non-residents, under the act of March 23, 1863,	—
Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	938,000 00
Bills destroyed as appears by the records,	476,500 00
Unsigned bills,	25,000 00
Bills in bank at time of examination, Aug. 5, 1863,	333,427 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$150,000 00	Loan,	\$306,466 42
Circulation,	103,073 00	Real estate,	—
Deposits,	96,885 11	Bills of other banks & checks,	29,839 26
Bank balances,	—	Bank balances,	18,940 64
Profits,	17,623 26	Specie,	12,335 05
	<u>367,581 37</u>		<u>367,581 37</u>
Immediate liabilities, *	199,958 11	Immediate resources,	61,114 95

BANK OF SOMERSET AT SKOWHEGAN.

*Incorporated April 6, 1854.*Wm. ROWELL, *President.*R. KIDDER, *Cashier.*

Directors—Wm. Rowell, Samuel Parker, Samuel Robinson, A. H. Gilman, David White, all of Skowhegan.

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

Number of stockholders, 65.

Largest amount of stock held by any one person or corporation, 62 shares.

Amount of stock owned out of the State, 39 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Bank of Mutual Redemption.

Receive bills home from Boston weekly.

Have general plates.

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

\$2,000 00

Declared,

April, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

2,262 58

Liabilities of directors as principals,

-

Liabilities of directors as sureties,

1,873 52

Liabilities of stockholders as principals,

-

Loan as verified by actual inspection,

98,461 16

Largest loan since January 1, 1863, March 21, 1863,

104,592 01

Loan made up of 126 notes and drafts.

U. S. Government securities in the loan,

30,000 00

Other public securities in the loan,

5,841 00

Overdue paper,

8,836 83

Probable loss on overdue paper,

-

Amount of tax paid on stock of non-residents, under act of March 23, 1863,

-

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

133,900 00

Bills destroyed, as appears by the records,

14,650 00

Unsigned bills on hand,

13,250 00

Bills in bank at time of examination, August 3, 1863,

19,776 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$98,461 16
Circulation,	86,224 00	Real estate,	-
Deposits,	34,258 05	Bills of other banks & checks,	9,900 85
Bank balances,	-	Bank balances,	53,498 04
Profits,	3,757 11	Specie,	12,379 11
	<hr/>		<hr/>
	174,239 16		174,239 16
Immediate liabilities,	120,482 05	Immediate resources,	75,778 00

BANK OF WINTHROP AT WINTHROP.

*Incorporated March 15, 1853.*C. M. BAILEY, *President.*D. STANLEY, *Cashier.*

Directors—C. M. Bailey, Ephraim Wood, Jeremiah Glidden, P. C. Bradford, J. B. Fillebrown, all of Winthrop.

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

Number of stockholders, 80.

Largest amount of stock held by any one person or corporation, 117 shares.

Amount of stock owned out of the State, 8 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Shoe and Leather Dealers' Bank.

Receive bills home from Boston weekly.

Have general plates.

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

\$3,000 00

Declared,

April, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

11,486 01

Liabilities of directors as principals,

—

Liabilities of directors as sureties,

900 00

Liabilities of stockholders as principals,

500 00

Loan as verified by actual inspection,

155,516 24

Largest loan since January 1, 1863, August 17, 1863,

164,604 58

Loan made up of 88 notes and drafts.

U. S. Government securities in the loan,

28,648 16

Other public securities in the loan,

—

Overdue paper,

750 00

Probable loss on overdue paper,

—

Amount of tax paid on stock of non-residents, under the act of March

23, 1863,

—

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

141,001 00

Bills destroyed as appears by records,

20,899 00

Unsigned bills on hand,

22,100 00

Bills in bank at time of examination, Sept. 5, 1863,

11,028 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$155,516 24
Circulation,	88,974 00	Real estate,	—
Deposits,	35,046 83	Bills of other banks & checks,	2,888 89
Bank balances,	—	Bank balances,	51,296 38
Profits,	16,520 03	Specie,	5,839 35
	<u>215,540 86</u>		<u>215,540 86</u>
Immediate liabilities,	124,020 83	Immediate resources,	60,024 62

BATH BANK AT BATH.

Incorporated March 10, 1855.

FREEMAN CLARK, *President.*F. PATRIDGE, *Cashier.*

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

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

Number of stockholders, 102.

Largest amount of stock held by any one person or corporation, 52 shares.

Amount of stock owned out of the State, 20 shares.

Discount day, Thursday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits

Annual expenses of the bank, exclusive of the State tax, \$1,400.

Do business in Boston at the Bank of Commerce.

Receive bills home from Boston weekly.

Have general plates.

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

\$2,250 00

Declared,

April, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

400 00

Liabilities of directors as principals,

2,185 00

Liabilities of directors as sureties,

7,884 00

Liabilities of stockholders as principals,

1,972 00

Loan as verified by actual inspection,

\$136,783 87

Largest loan since January 1, 1863, June 17, 1863,

140,231 71

Loan made up of 99 notes and drafts.

U. S. Government securities in the loan,

75,000 00

Other public securities in the loan,

-

Overdue paper,

250 00

Probable loss on overdue paper,

-

Amount of tax paid on stock of non-residents, under the act of March

23, 1863,

-

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

116,500 00

Bills destroyed, as appears by the records,

1,600 00

Unsigned bills on hand,

5,500 00

Bills in bank at time of examination, July 28, 1863,

42,320 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$136,783 87
Circulation,	67,080 00	Real estate,	1,350 00
Deposits,	106,222 87	Bills of other banks & checks,	5,223 89
Bank balances,	-	Bank balances,	102,863 07
Profits,	1,739 33	Specie,	3,821 37
	<hr/>		<hr/>
	250,042 20		250,042 20
Immediate liabilities,	173,302 87	Immediate resources,	111,908 33

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, of Belfast.

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

Number of stockholders, 126.

Largest amount of stock held by any one person or corporation, 58 shares.

Amount of stock owned out of the State, 210 shares.

Discount day, Thursday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Tremont Bank.

Receive bills home from Boston weekly.

Have general plates.

Rate and amount of last dividend, $4\frac{1}{2}$ per cent.,

\$4,500 00

Declared,

October, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

4,495 00

Liabilities of directors as principals,

6,123 00

Liabilities of directors as sureties,

2,400 00

Liabilities of stockholders as principals,

1,200 00

Loan as verified by actual inspection,

171,277 63

Loan largest since January 1, 1862, August 15, 1863,

177,704 00

Loan made up of 130 notes and drafts.

U. S. Government securities in the loan,

50,000 00

Other public securities in the loan,

—

Overdue paper,

26,730 74

Probable loss on overdue paper,

1,000 00

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

211 51

Whole amount of bills in existence as per ledger-account,

125,767 00

Bills destroyed since October, 1862, as appears by the records,

3,671 00

Unsigned bills on hand,

11,700 00

Bills in bank at time of examination Sept. 16, 1863,

37,683 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$171,277 63
Circulation,	84,413 00	Real estate,	—
Deposits,	129,314 03	Bills of other banks & checks,	26,124 12
Bank balances,	—	Bank balances,	113,716 24
Profits,	9,261 03	Specie,	11,870 07
	<u>322,988 06</u>		<u>322,988 06</u>
Immediate liabilities,	213,727 03	Immediate resources,	151,710 43

BIDDEFORD BANK AT BIDDEFORD.

Incorporated July 26, 1847.

WM. P. HAINES, *President*.R. M. CHAPMAN, *Cashier*.

Directors—Wm. P. Haines, Thomas Quinby, Geo. H. Adams, Joshua Moore, Nathan O. Kendall, of Biddeford; Hugh Wallace, of Saco.

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

Number of stockholders, 214.

Largest amount of stock held by any one person or corporation, 108 shares.

Amount of stock owned out of the State, 289 shares.

Discount day, Tuesday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have general plates for \$20, \$50, and \$100 bills—all others special.

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

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

\$4,500 00

Declared,

April, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

11,378 34

Liabilities of directors as principals,

5,450 00

Liabilities of directors as sureties,

20,365 00

Liabilities of stockholders as principals,

—

Loan as verified by actual inspection,

265,993 16

Largest loan since January 1, 1863, July 3, 1863,

268,450 92

Loan made up of 223 notes and drafts.

U. S. Government securities in the loan,

37,000 00

Other public securities in the loan,

15,735 50

Overdue paper,

8,252 26

Probable loss on overdue paper,

\$1,000 00

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

—

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

494,000 00

Bills destroyed as appears by records,

338,500 00

Unsigned bills on hand,

33,000 00

Bills in bank at time of examination, July 23, 1863,

20,752 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$150,000 00	Loan,	\$265,933 16
Circulation,	101,748 00	Real estate,	—
Deposits,	40,858 73	Bills of other banks & checks,	10,914 15
Bank balances,	—	Bank balances,	23,130 51
Profits,	18,077 50	Specie,	10,706 41
	<hr/>		<hr/>
	310,684 23		310,684 23
Immediate liabilities,	142,606 73	Immediate resources,	44,751 07

BUCKSPORT BANK AT BUCKSPORT.

Incorporated April 10, 1854.

HENRY DARLING, *President.*EDWARD SWASEY, *Cashier.*

Directors—Henry Darling, J. N. Swasey, J. B. Bradley, N. T. Hill, T. C. Woodman, of Bucksport; John Buck, of Orland.

Capital \$75,000. Par value of shares, \$100.	
Number of stockholders, 94.	
Largest amount of stock held by any one person or corporation, 64 shares.	
Amount of stock owned out of the State, 45 shares.	
Have no regular discount day.	
Annual settlement was made with the cashier.	
Cashier's bond is renewed, and recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of the State tax, about \$1,200.	
Do business in Boston at the Bank of Commerce.	
Receive bills home from Boston weekly.	
Have general plates.	
Rate and amount of last dividend, 4 per cent.,	\$3,000 00
Declared,	April, 1863.
Amount of reserved profits after declaring same and paying State and Government tax,	8,016 37
Liabilities of principals as directors,	3,450 00
Liabilities of directors as sureties,	8,597 05
Liabilities of stockholders as principals,	2,100 00
Loan as verified by actual inspection,	116,573 93
Largest loan since January 1, 1863, May 2, 1863,	116,797 01
Loan made up of 130 notes and drafts.	
U. S. Government securities in the loan,	43,250 00
Other public securities in the loan,	—
Overdue paper,	7,480 68
Probable loss on overdue paper,	—
Amount of tax paid on stock of non-residents under the act of March 23, 1863,	61 11
Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	154,550 00
Bills destroyed as appears by the records,	10,075 00
Unsigned bills on hand,	21,575 00
Bills in bank at time of examination, September 15, 1863,	34,424 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan	\$116,573 93
Circulation,	88,476 00	Real estate,	302 00
Deposits,	62,829 59	Bills of other banks & checks,	11,587 42
Bank balances,	—	Bank balances,	93,573 61
Profits,	11,731 39	Specie	16,000 02
	<hr/>		<hr/>
	238,036 98		238,036 98
Immediate liabilities,	151,305 59	Immediate resources,	121,161 05

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, of Calais.

Capital \$100,000. Par value of shares, \$100.	
Number of stockholders, 111.	
Largest amount of stock held by any one person or corporation, 316 shares	
Amount of stock owned out of the State, 1,114 shares.	
Discount day, Tuesday.	
Annual settlement was made with the cashier.	
Cashier's bond is renewed, and recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of State tax, \$1,800.	
Do business in Boston at Globe Bank.	
Receive bills home from Boston semi-monthly.	
Have special plates for all except \$20, \$50, and \$100.	
Rate and amount of last dividend, 4 per cent.,	\$4,000 00
Declared,	July, 1863.
Amount of reserved profits after declaring same and paying State and Government tax,	14,395 51
Liabilities of directors as principals,	—
Liabilities of directors as sureties,	1,357 48
Liabilities of stockholders as principals,	80 00
Loan as verified by actual inspection,	185,102 90
Loan largest since January 1, 1863, August 22, 1863,	199,817 43
Loan made up of 285 notes and drafts.	
U. S. Government securities in the loan,	\$15,500 00
Other public securities in the loan,	—
Overdue paper,	5,737 43
Probable loss on overdue paper,	—
Amount of tax paid on stock of non-residents, under the act of March 23, 1863,	1,018 42
Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	440,173 00
Bills destroyed as appears by the records,	290,173 00
Unsigned bills,	—
Bills in bank at time of examination, October 24, 1863,	84,534 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$185,102 90
Circulation,	65,466 00	Real estate,	2,400 00
Deposits,	57,617 31	Bills of other banks & checks,	10,385 00
Bank balances,	—	Bank balances,	34,040 62
Profits,	16,096 70	Specie,	7,251 49
	<u>239,180 01</u>		<u>239,180 01</u>
Immediate liabilities,	123,083 31	Immediate resources,	51,677 11

CANAL BANK AT PORTLAND.

*Incorporated February 19, 1825.*WM. W. THOMAS, *President.*BENJ. C. SOMERBY, *Cashier.*

Directors—Wm. W. Thomas, Thomas Hammond, Charles E. Barrett, Wm. Kimball, George F. Shepley, Byron Greenough, John C. Brooks.

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

Number of stockholders, 405.

Largest amount of stock held by any one person or corporation, 246 shares.

Amount of stock owned out of the State, 1,321 shares.

Discount day, Thursday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

Annual expenses of the bank exclusive of the State tax, about \$6,800.

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have special plates.

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

\$24,000 00

Declared,

April, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

80,453 40

Liabilities of directors as principals,

9,038 00

Liabilities of directors as sureties,

7,951 42

Liabilities of stockholders as principals,

8,000 00

Loan as verified by actual inspection,

1,191,231 08

Largest loan since January 1, 1863,

1,277,986 59

Loan made up of 760 notes and drafts.

U. S. Government securities in the loan,

434,450 00

Other public securities in the loan,

7,000 00

Overdue paper

17,777 80

Probable loss on overdue paper,

4,500 00

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

1,969 77

Bank note account shows bills signed,

600,700 00

Bills destroyed as appears by the records,

88,700 00

Unsigned bills on hand,

244,800 00

Bills in bank at time of examination, Sept. 25, 1863,

158,361 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$600,000 00	Loan,	\$1,191,231 08
Circulation,	253,639 00	Real estate,	1,906 04
Deposits,	408,851 93	Bills of other banks & checks,	93,748 36
Profits,	115,740 69	Specie,	33,634 81
Bank balances,	16,335 37	Bank balances,	174,046 70
	<u>1,494,566 99</u>		<u>1,494,566 99</u>
Immediate liabilities,	778,826 30	Immediate resources,	301,429 87

CASCO BANK AT PORTLAND.

*Incorporated February 18, 1824.*SAMUEL E. SPRING, *President.*EDWARD P. GERRISH, *Cashier.*

Directors—Samuel E. Spring, Nathan Cummings, J. B. Carroll, N. O. Cram, Thomas R. Jones, Eben. Steele, Joseph Walker.

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

Number of stockholders, 453.

Largest amount of stock held by any one person or corporation, 132 shares.

Amount of stock owned out of the State, 1,192 shares.

Discount day, Friday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of State tax, about \$7,500.

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have special plates.

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

Declared, April, 1863

Amount of reserved profits after declaring same and paying State and Government tax, 107,736 69

Liabilities of directors as principals, 58,500 00

Liabilities of directors as sureties, 130,388 00

Liabilities of stockholders as principals, 3,984 00

Loan as verified by actual inspection, 1,433,063 96

Loan largest since January 1, 1863, September 24, 1863, 1,433,093 96

Loan made up of 1,922 notes and drafts.

U. S. Government securities in the loan, 285,975 00

Other public securities in the loan, 47,000 00

Overdue paper, 7,681 57

Probable loss on overdue paper, 3,000 00

Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 2,018 50

Whole amount of bills received from the engraver (engraver's bill exhibited for this amount less \$7,640), 1,841,078 00

Bills destroyed as appears by the records, 1,225,078 00

Unsigned bills on hand, 80,000 00

Bills in bank at time of examination, Sept. 24, 1863, 230,016 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$600,000 00	Loan,	\$1,433,063 96
Circulation,	255,984 00	Real estate,	6,000 00
Deposits,	1,008,417 17	Bills of other banks & checks,	116,627 51
Profits,	143,908 43	Specie,	32,135 96
Bank balances,	561 24	Bank balances,	421,943 41
	<hr/>		<hr/>
	2,008,870 84		2,008,870 84
Immediate liabilities,	1,261,962 41	Immediate resources,	569,806 88

CITY BANK AT BATH.

Incorporated March 4, 1853.

JAMES H. McLELLAN, *President.*W. B. TAYLOR, *Cashier.*

Directors—James H. McLellan, David Patten, Silas A. Houghton, E. K. Harding, J. H. Randall, Charles H. McLellan, Frank O. Moses.

Capital \$150,000. Par value of shares, \$100.	
Number of stockholders, 176.	
Largest amount of stock held by any one person or corporation, 60 shares	
Amount of stock owned out of the State, 20 shares.	
Discount day, Wednesday.	
Annual settlement was made with the cashier.	
Cashier's bond is renewed, and recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of State tax, \$2,000.	
Do business in Boston at Globe Bank.	
Receive bills home from Boston monthly.	
Have special plates.	
Rate and amount of last dividend, 2½ per cent.,	\$3,750 00
Declared,	April, 1862.
Amount of reserved profits after declaring same and paying State and Government tax,	—
Liabilities of directors as principals,	6,008 21
Liabilities of directors as sureties,	13,010 00
Liabilities of stockholders as principals,	12,149 23
Loan as verified by actual inspection,	216,553 16
Loan largest since January 1, 1863, July 28, 1863,	216,553 16
Loan made of 111 notes and drafts.	
U. S. Government securities in the loan,	\$86,005 67
Other public securities in the loan,	—
Overdue paper,	8,981 71
Probable loss on overdue paper,	2,000 00
Amount of tax paid on stock of non-residents, under the act of March 23, 1863,	103 25
Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	206,000 00
Bills destroyed as appears by the records,	40,000 00
Unsigned bills on hand,	—
Bills in bank at time of examination, July 28, 1863,	117,807 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$150,000 00	Loan	\$216,553 16
Circulation,	48,193 00	Real estate,	—
Deposits,	96,706 20	Bills of other banks & checks,	12,017 70
Bank balances,	2477 84	Bank balances,	63,105 62
Profits,	1324 73	Specie	7,025 21
	<u>\$298,701 77</u>		<u>\$298,701 77</u>
Immediate liabilities,	147,377 04	Immediate resources,	82,148 61

CITY BANK AT BIDDEFORD.

Incorporated February 14, 1856.

CHARLES C. SAWYER, *President*.S. A. BOOTHBY, *Cashier*.

Directors—Charles C. Sawyer, Thomas H. Cole, Marshall Pierce, Luke Hill, S. W. Luques, James Andrews, E. H. Banks, all of Biddeford.

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

Number of stockholders, 138.

Largest amount of stock held by any one person or corporation, 54 shares.

Amount of stock owned out of the State, 236 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

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

Do business at the Suffolk Bank.

Receive bills home from Boston weekly.

Have general plates.

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

\$2,250 00

Declared,

April, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

91 21

Liabilities of directors as principals,

3,032 41

Liabilities of directors as sureties,

14,622 00

Liabilities of stockholders as principals,

10,179 22

Loan as verified by actual inspection,

134,377 30

Largest loan since January 1, 1863, July 23, 1863,

134,377 30

Loan made up of 320 notes and drafts.

U. S. Government securities in the loan,

\$10,000 00

Other public securities in the loan,

-

Overdue paper,

17,877 13

Probable loss on overdue paper,

2,000 00

Amount of tax paid on stock of non-residents, under the act of March 23d, 1863,

-

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

144,000 00

Bills destroyed as appears by the records,

55,847 00

Unsigned bills

18,150 00

Bills in bank at time of examination, July 23, 1863,

30,659 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	75,000 00	Loans,	134,377 30
Circulation	39,344 00	Real estate,	1,000 00
Deposits,	34,343 50	Bills of other banks & checks,	886 00
Bank balances,	00 00	Bank balances,	9,958 03
Profits,	428 90	Specie,	2,895 07
	<hr/>		<hr/>
	149,116 40		149,116 40
Immediate liabilities,	73,787 50	Immediate resources,	\$13,740 10

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.

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

Number of stockholders, 79.

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

Amount of stock owned out of the State, 169 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of State tax, about \$1,300.

Do business in Boston at Bank of Mutual Redemption.

Receive bills home from Boston weekly.

Have general plates.

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

Declared, July, 1863.

Amount of reserved profits after declaring same and paying State and Government tax, 9,374 77

Liabilities of directors as principals, 2,000 00

Liabilities of directors as sureties, 16,289 88

Liabilities of stockholders as principals, —

Loan as verified by actual inspection, 184,684 49

Largest loan since January 1, 1863, March 2, 1863, 194,538 89

Loan made up of 176 notes and drafts.

U. S. Government securities in the loan, 45,000 00

Other public securities in the loan, 2,000 00

Overdue paper, 30,256 15

Probable loss on overdue paper, 2,000 00

Amount of tax paid on stock of non-residents under the act of March 23, 1863, 245 05

A bank note register shows bills in existence Dec. 30, 1853, 100,000 00

Bills received since December 30, 1853, as by engraver's bill exhibited, 150,000 00

250,000 00

Bills destroyed as appears by records, 13,600 00

Unsigned bills on hand, 111,000 00

Bills in bank at time of examination, July 31, 1863, 84,375 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$184,684 49
Circulation,	41,025 00	Real estate,	—
Deposits,	81,874 11	Bills of other banks & checks,	4,303 00
Bank balances,	277 24	Bank balances,	38,073 03
Profits,	9,786 85	Specie,	5,902 68
	<u>232,963 20</u>		<u>232,963 20</u>
Immediate liabilities,	123,176 35	Immediate resources,	48,278 71

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.

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

Number of stockholders, 74.

Largest amount of stock held by any one person or corporation, 120 shares.

Amount of stock owned out of the State, 197 shares.

Discount day, Thursday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have special plates.

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

\$4,500 00

Declared,

April, 1863

Amount of reserved profits after declaring same and paying State and

Government tax,

294 14

Liabilities of directors as principals,

8,810 00

Liabilities of directors as sureties,

24,871 17

Liabilities of stockholders as principals,

3,671 42

Loan as verified by actual inspection,

301,992 62

Loan largest since January 1, 1863, August 10, 1863,

301,992 62

Loan made up of 240 notes and drafts.

U. S. Government securities in the loan,

45,000 00

Other public securities in the loan,

10,100 00

Overdue paper,

\$4,122 38

Probable loss on overdue paper,

-

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

-

Whole amount of bills received from the engraver as by engraver's

bill exhibited and by bank books,

455,000 00

Bills destroyed as appears by the records,

194,339 00

Unsigned bills on hand,

-

Bills in bank at time of examination, August 10, 1863,

91,580 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$150,000 00	Loan,	\$301,992 62
Circulation,	169,081 00	Real estate,	-
Deposits,	39,267 59	Bills of other banks & checks,	11,754 07
Bank balances,	9,088 53	Bank balances,	41,086 88
Profits,	5,769 95	Specie,	18,373 50
	<u>373,207 07</u>		<u>373,207 07</u>
Immediate liabilities,	217,437 12	Immediate resources,	\$71,214 45

FARMERS' BANK AT BANGOR.

*Incorporated March 23, 1863.*JAMES DUNNING, *President.*WM. H. PARSONS, *Cashier.**Directors*—James Dunning, Solomon Parsons, James B. Fiske, Winthrop Chapman, Chas. E. Dole, all of Bangor.

Capital, \$100,000. Par value of shares, \$100.	
Number of stockholders, 81.	
Largest amount of stock held by any one person or corporation, 131 shares.	
Amount of stock owned out of the State, unknown.	
Discount, every day.	
Annual settlement was made with the cashier.	
Cashier's bond is renewed and recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of State tax, about \$1,200.	
Do business in Boston at the Suffolk Bank.	
Receive bills home from Boston weekly.	
Have special plates for small bills, general plates for large bills.	
Rate and amount of last dividend, 3 per cent.,	\$3,000 00
Declared,	April, 1863.
Amount of reserved profits after declaring same and paying State and Government tax,	892 11
Liabilities of directors as principals,	1,500 00
Liabilities of directors as sureties,	5,387 84
Liabilities of stockholders as principals,	7,317 43
Loan as verified by actual inspection,	194,750 43
Loan largest since January 1, 1863, August 7, 1863,	194,760 43
Loan made up of 146 notes and drafts.	
United States Government security in loan,	107,711 77
Other public securities in the loan,	
Overdue paper,	6,578 89
Probable loss on overdue paper,	—
Amount of tax paid on stock of non-residents, under the act of March 23, 1863,	—
Whole amount of bills received as by engraver's bill exhibited,	448,600 00
Bills destroyed as appears by the records,	291,800 00
Unsigned bills on hand,	17,700 00
Bills in bank at time of examination, August 7, 1863,	32,023 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$194,750 43
Circulation,	107,077 00	Real estate,	—
Deposits,	83,593 23	Bills of other banks & checks,	67,652 60
Bank balances,	—	Bank balances,	24,515 68
Profits,	2,110 27	Specie,	5,861 79
	<hr/>		<hr/>
	292,780 50		292,780 50
Immediate liabilities,	190,670 23	Immediate resources,	98,030 07

FREEMANS BANK AT AUGUSTA.

Incorporated March 2, 1833.

WATSON F. HALLETT, *President.*DANIEL PIKE, *Cashier.*

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

Capital, \$100,000. Par value of shares, \$100.	
Number of stockholders, 103.	
Largest amount of stock held by any one person or corporation, 68 shares.	
Amount of stock owned out of the State, 126 shares.	
Have no special discount day.	
Cashier's bond is renewed, and recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of State tax, \$1,350.	
Do business in Boston at the Bank of Commerce.	
Receive bills home from Boston weekly.	
Have general plates.	
Rate and amount of last dividend, 3 per cent.,	\$3,000 00
Declared,	July, 1863.
Amount of reserved profits after declaring same and paying State and Government tax,	689 83
Liabilities of directors as principals,	8,000 00
Liabilities of directors as sureties,	9,000 00
Liabilities of stockholders as principals,	1,200 00
Loan as verified by actual inspection,	190,136 64
Loan largest since January 1, 1863, July 25, 1863;	190,157 99
Loan made of 129 notes and drafts.	
U. S. Government securities in the loan,	35,250 00
Other public securities in the loan,	28,708 00
Overdue paper,	12,055 50
Probable loss on overdue paper,	4,000 00
Amount of tax paid on stock of non-residents, under the act of March 23, 1863,	130 85
Whole amount of bills received from the engraver as by engraver's bill exhibited,	403,810 00
Bills destroyed as appears by the records,	148,010 00
Unsigned bills,	82,100 00
Bills in bank at time of examination, July 29, 1863,	65,087 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$190,136 64
Circulation,	108,763 00	Real estate,	7,356 30
Deposits,	70,330 73	Bills of other banks & checks,	13,667 60
Bank balances,	1,333 95	Bank balances,	61,121 68
Profits,	1,096 90	Specie,	9,242 36
	<u>281,524 58</u>		<u>281,524 58</u>
Immediate liabilities,	180,427 68	Immediate resources,	84,031 64

FRONTIER BANK AT EASTPORT.

*Incorporated April 1, 1836.*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.

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

Number of stockholders, 75.

Largest amount of stock held by any one person or corporation, 40 shares.

Amount of stock owned out of the State, 451 shares.

Discount day, Wednesday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

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

Do business in Boston at the North Bank.

Receive bills home from Boston weekly.

Have general plates.

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

\$2625 00

Declared,

October, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

10,493 75

Liabilities of directors as principals,

9,916 84

Liabilities of directors as sureties,

12,185 32

Liabilities of stockholders as principals,

10,918 41

Loan as verified by actual inspection,

108,924 48

Loan largest since January 1, 1863, May 6, 1863,

121,022 27

Loan made up of 137 notes and drafts.

U. S. Government securities in the loan,

17,900 00

Other public securities in the loan,

18,106 00

Overdue paper,

469 00

Probable loss on overdue paper,

-

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

372 08

Engraver's certificate was shown for a new emission of bills to the amount of

140,010 00

Bills destroyed as appears by the records,

48,612 00

Unsigned bills on hand,

9,800 00

Bills in bank at time of examination, November 4, 1863,

12,338 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	108,924 48
Circulation,	69,260 00	Real estate,	7,772 77
Deposits,	67,383 08	Bills of other banks & checks,	5,975 59
Bank balances,	14,369 95	Bank balances,	110,621 45
Profits,	11,584 36	Specie,	4,303 10
	<hr/>		<hr/>
	237,597 39		237,597 39
Immediate liabilities,	151,013 03	Immediate resources,	120,900 14

GARDINER BANK AT GARDINER.

Incorporated January 31, 1814.

JOSEPH BRADSTREET, *President.*JAMES F. PATTERSON, *Cashier.*

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

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

Number of stockholders, 59.

Largest amount of stock held by any one person or corporation, 118 shares.

Amount of stock owned out of the State, 188 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed.

Allow no interest on deposits.

Annual expenses of the bank exclusive of the State tax, \$1000.

Do business in Boston at the Tremont Bank.

Receive bills home from Boston weekly.

Have general plates.

Rate and amount of last dividend, 2½ per cent.,

\$1,250 00

Declared,

February, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

1,925 22

Liabilities of directors as principals,

2,338 84

Liabilities of directors as sureties,

1,216 55

Liabilities of stockholders as principals,

2,729 62

Loan as verified by actual inspection,

56,285 45

Loan largest since January 1, 1863, January 3, 1863,

69,848 77

Loan made up of 96 notes and drafts.

U. S. Government securities in the loan,

-

Other public securities in the loan,

-

Overdue paper

10,680 14

Probable loss on overdue paper,

300 00

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

-

Whole amount of bills issued as appears by a bank note register,

578,663 00

Bills destroyed as appears by the records and the register,

500,971 00

Unsigned bills on hand,

71,900 00

Bills in bank at time of examination, July 31, 1863,

55,053 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	56,285 45
Circulation,	22,639 00	Real estate,	2,000 00
Deposits,	42,667 87	Bills of other banks & checks,	5,312 00
Bank balances,	89 60	Bank balances,	52,402 63
Profits,	3,667 27	Specie,	3,063 66
	119,063 74		119,063 74
Immediate liabilities,	65,395 47	Immediate resources,	60,777 29

GEORGES BANK AT THOMASTON.

*Incorporated February 14, 1852.*EDWARD O'BRIEN, *President.*J. C. LEVENSALER, *Cashier.*

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

Capital, \$50,000. Par value of shares, \$100.	
Number of stockholders, 115.	
Largest amount of stock held by any one person or corporation, 50 shares.	
Amount of stock owned out of the State, 28 shares.	
Discount day, first and third Monday of each month.	
Annual settlement was made with the cashier.	
Cashier's bond is renewed, and recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of State tax, about \$1,000.	
Do business in Boston at Exchange Bank.	
Receive bills home from Boston monthly.	
Have general plates.	
Rate and amount of last dividend, 3 per cent.,	\$1,500 00
Declared,	April, 1863.
Amount of reserved profits after declaring the same and paying State and Government tax,	163 15
Liabilities of directors as principals,	-
Liabilities of directors as sureties,	-
Liabilities of stockholders as principals,	300 00
Loan as verified by actual inspection,	30,650 22
Loan largest since January 1, 1863, January 10, 1863,	42,044 92
Loan made up of 35 notes and drafts.	
U. S. Government securities in the loan,	-
Other public securities in the loan,	-
Overdue paper,	15,433 43
Probable loss on overdue paper,	1,000 00
Amount of tax paid on stock of non-residents, under the act of March 23, 1863,	28 00
Whole amount of bills received from engraver as appears by engraver's bill exhibited,	97,000 00
Bills destroyed as appears by records,	37,000 00
Unsigned bills on hand,	5,000 00
Bills in bank at time of examination, Sept. 18, 1863,	28,202 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$30,650 22
Circulation,	26,798 00	Real estate,	9,070 32
Deposits,	138,705 71	Bills of other banks & checks,	3,664 38
Bank balances,	-	Bank balances,	162,910 96
Profits,	1,211 91	Specie,	10,419 74
	<u>216,715 62</u>		<u>216,715 62</u>
Immediate liabilities,	165,503 71	Immediate resources,	176,995 08

GRANITE BANK AT AUGUSTA.

*Incorporated April 1, 1836.*WILLIAM A. BROOKS, *President.*WM. T. JOHNSON, *Cashier.**Directors* — Wm. A. Brooks, D. Alden, B. H. Cushman, James W. North, Wm. Caldwell, all of Augusta.

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

Number of stockholders, 86.

Largest amount of stock held by any one person or corporation, 217 shares.

Amount of stock owned out of the State, 154 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of State tax, \$1,275.

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have general plates.

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

\$2,250 00

Declared,

June, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

353 73

Liabilities of directors as principals,

9,000 00

Liabilities of directors as sureties,

11,413 00

Liabilities of stockholders as principals,

9,000 00

Loan as verified by actual inspection,

128,141 81

Loan largest since January 1, 1863, July 29, 1863,

128,141 81

Loan made up of 53 notes and drafts.

U. S. Government securities in the loan,

40,000 00

Other public securities in the loan,

13,500 00

Overdue paper,

10,213 00

Probable loss on overdue paper,

-

Amount of tax paid on stock of non-residents, under the act of March

23, 1863,

130. 00

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

300,550 00

Bills destroyed as appears by records,

154,550 00

Unsigned bills on hand,

28,000 00

Bills in bank at time of examination, July 29, 1863,

77,886 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$128,141 81
Circulation,	40,114 00	Real estate,	2,200 00
Deposits,	32,246 31	Bills of other banks & checks,	6,176 00
Bank balances,	-	Bank balances,	5,236 37
Profits,	436 37	Specie,	6,042 50
	<u>147,796 68</u>		<u>147,796 68</u>
Immediate liabilities,	72,360 13	Immediate resources,	17,454 87

INTERNATIONAL BANK AT PORTLAND.

*Incorporated March 22, 1859.*ST. JOHN SMITH, *President.*WM. E. GOULD, *Cashier.*

Directors—St. John Smith, Charles Holden, Ezra Carter, Jr., Phineas Barnes, H. J. Libby, N. J. Miller, H. B. Hart.

Capital \$625,000. Par value of shares, \$100.

Number of stockholders, 513.

Largest amount of stock held by any one person or corporation, 200 shares.

Amount of stock owned out of the State, 1,300 shares.

Discount daily.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Shoe and Leather Dealers' Bank, and at Mechanics' Bank, New York.

Receive bills home from Boston twice a week.

Have special plates.

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

\$21,275 00

Declared,

October, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

20,000 00

Liabilities of directors as principals,

22,850 00

Liabilities of directors as sureties,

44,486 15

Liabilities of stockholders as principals,

25,620 00

Loan as verified by actual inspection,

1,264,665 12

Loan largest since January 1, 1863, June 10, 1863,

1,349,080 25

Loan made up of 600 notes and drafts.

United States Government securities in the loan,

\$475,800 18

Overdue paper,

3,162 92

Probable loss on overdue paper,

1,000

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

1,842 70

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

867,000 00

Bills destroyed as appears by the records,

90,200 00

Unsigned bills on hand,

70,000 00

Bills in the bank at time of examination, Sept. 23, 1863,

239,731 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$625,000 00	Loan,	\$1,264,665 12
Circulation,	467,069 00	Real estate,	10,097 84
Deposits,	285,010 94	Bills of other banks & checks,	12,530 00
Bank balances,	26,037 44	Bank balances,	111,352 74
Profits,	29,837 39	Specie,	34,369 07
	<u>1,433,014 77</u>		<u>1,433,014 77</u>
Immediate liabilities,	778,117 38	Immediate resources,	158,251 81

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.

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

Number of stockholders, 10.

Largest amount of stock held by any one person or corporation, 200 shares.

Amount of stock owned out of the State, 13 shares.

No regular discount day.

Cashier's bond is renewed.

Allow interest on deposits at 4 and 6 per cent.

Annual expenses of the bank, exclusive of State tax, about \$2,500.

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have special plates.

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

\$3,000 00

Declared,

March, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

1,969 45

Liabilities of directors as principals,

-

Liabilities of directors as sureties,

10,558 17

Liabilities of stockholders as principals,

-

Loan as verified by actual inspection,

203,599 05

Loan largest since January 1, 1863, August 6, 1863,

203,599 05.

Loan made up of 106 notes and drafts.

U. S. Government securities in the loan,

110,000 00

Other public securities in the loan,

10,000 00

Overdue paper,

3,814 32

Probable loss on overdue paper,

-

Amount of tax paid on stock of non-residents, under the act of March

23, 1863,

-

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

369,100 00

Bills destroyed, as appears by records,

99,100 00

Unsigned bills on hand,

-

Bills in bank at time of examination, August 6, 1863.

161,950 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$203,599 05
Circulation,	108,050 00	Real estate,	11,717 20
Deposits,	137,825 45	Bills of other banks & checks,	43,626 52
Bank balances,	2,177 12	Bank balances,	60,388 12
Profits,	3,660 46	Specie,	7,382 14
	<hr/>		<hr/>
	326,713 03		326,713 03
Immediate liabilities,	248,052 57	Immediate resources,	111,396 78

LEWISTON FALLS BANK AT LEWISTON.

*Incorporated May 30, 1851.*A. D. LOCKWOOD, *President.*ALBERT H. SMALL, *Cashier.*

Directors—A. D. Lockwood, S. W. Kilvert, J. G. Coburn, S. R. Bearce, Archibald Wakefield, D. M. Ayer, of Lewiston; Timothy Walker, of Rumford.

Capital \$200,000. Par value of shares, \$100.

Number of stockholders, 176.

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

Amount of stock owned out of the State, 548 shares.

Discount days, Tuesdays and Fridays.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

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

Do business in Boston at Bank of Commerce.

Receive bills home from Boston semi-weekly.

Have special plates.

Rate and amount of last dividend, 3 per cent,

\$6,000 00

Declared,

April, 1863.

Amount of reserved profits after declaring same, and paying State and government tax,

5,142 88

Liabilities of directors as principals,

1,000 00

Liabilities of directors as sureties,

2,387 42

Liabilities of stockholders as principals,

6,004 55

Loan as verified by actual inspection,

368,541 72

Loan largest since January 1, 1863, August 15, 1863,

390,943 64

Loan made up of 199 notes and drafts.

U. S. Government securities in the loan,

50,250 00

Other public securities in the loan,

16,548 62

Overdue paper,

22,857 82

Probable loss on overdue paper,

-

Amount of tax paid on stock of non-residents, under the act of March 23, 1863.

403 90

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

711,582 00

Bills destroyed, as appears by records,

388,089 00

Unsigned bills on hand,

22,000 00

Bills in bank at time of examination, Sept. 5, 1863.

46,395 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$200,000 00	Loan,	\$368,541 72
Circulation,	255,098 00	Real estate,	18,228 29
Deposits,	76,528 00	Bills of other banks & checks,	9,067 80
Bank balances,	-	Bank balances,	137,022 35
Profits,	14,244 39	Specie,	13,010 19
	<u>545,870 85</u>		<u>545,870 85</u>
Immediate liabilities,	331,626 46	Immediate resources,	159,100 84

LIME ROCK BANK AT ROCKLAND,

*Incorporated April 1, 1863.**JOHN J. BERRY, (*Acting*) *President.*C. C. CHANDLER, *Cashier.*

Directors—John J. Berry, J. W. Hix, J. W. Hunt, J. G. Coburn, William Mc-Loon, of Rockland; Benj. Crabtree, Elijah Glover, of Camden.

Capital \$70,000. Par value of shares, \$70.

Number of stockholders, 151.

Largest amount of stock held by any one person or corporation, 35 shares.

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

No regular discount day.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Suffolk and Exchange banks.

Receive bills home from Boston semi-monthly.

Have general plates.

Rate and amount of last dividend, 2 9-10 per cent.,

\$2,000 00

Declared,

October, 1862.

Amount of reserved profits after declaring same, and paying State and

Government tax,

188 41

Liabilities of directors as principals,

—

Liabilities of directors as sureties,

360 00

Liabilities of stockholders as principals,

5,059 15

Loan as verified by actual inspection,

115,808 52

Loan largest since January 1, 1863, September 17, 1863,

115,808 52

Loan made up of 43 notes and drafts.

U. S. Government securities in the loan,

51,550 00

Other public securities in the loan,

500 00

Overdue paper,

27,423 48

Probable loss on overdue paper,

3000 09

Amount of tax paid on stock of non-residents, under the act of March

23, 1863,

—

Whole amount of bills received from engraver, as appears by books,

141,855 00

Bills destroyed, as appears by records,

56,108 00

Unsigned bills on hand,

7,500 00

Bills in bank at time of examination, Sept. 17, 1863,

51,491 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$70,000 00	Loan,	\$115,808 52
Circulation,	24,756 00	Real estate,	4,400 00
Deposits,	84,394 19	Bills of other banks & checks,	6,181 43
Bank balances,	2,090 80	Bank balances,	46,217 68
Profits,	3,227 87	Specie,	11,861 23
	<hr/>		<hr/>
	184,468 86		184,468 86
Immediate liabilities,	111,240 99	Immediate resources,	64,260 34

* Gen. H. G. Berry was President at the time of his death at the battle of Chancellorville, June 3d, 1863.

LINCOLN BANK AT BATH.

*Incorporated June 16, 1813.*JAMES F. PATTEN, *President.*JOHN SHAW, *Cashier.*

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

Capital, \$200,000. Par value of shares, \$100.

Number of stockholders, 133.

Largest amount of stock held by any one person or corporation, 175 shares.

Amount of stock owned out of the State, 87 shares.

Discount day, Tuesday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of the State tax, about \$1,500.

Do business in Boston at the Globe Bank.

Receive bills home from Boston monthly.

Have special plates.

Rate and amount of last dividend, 2 per cent ,

\$4,000 00

Declared,

October, 1863.

Amount of reserved profits after declaring the same and paying the

655 14

State and Government tax,

Liabilities of directors as principals,

Liabilities of directors as sureties,

150 00

Liabilities of stockholders as principals,

7,600 00

Loan as verified by actual inspection,

288,601 75

Loan largest since January 1, 1863, July 6, 1863,

292,056 50

Loan made up of 95 notes and drafts.

U. S. Government securities in the loan,

121,000 00

Other public securities in the loan,

1,000 00

Overdue paper,

39,949 75

Probable loss on overdue paper,

5,000 00

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

83 20

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

297,500 00

Bills destroyed as appears by records,

151,536 00

Unsigned bills on hand,

45,000 00

Bills in bank at time of examination, July 28, 1863,

52,670 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$200,000 00	Loan,	\$288,601 75
Circulation,	48,294 00	Real estate,	—
Deposits,	232,542 08	Bills of other banks & checks,	25,258 80
Bank balances,	895 81	Bank balances,	155,348 96
Profits,	1,653 45	Specie,	14,175 83
	<hr/>		<hr/>
	483,385 34		483,385 34
Immediate liabilities,	281,731 89	Immediate resources,	194,783 59

LONG REACH BANK AT BATH.

*Incorporated April 13, 1857.*D. C. MAGOUN, *President.*D. N. MAGOUN, *Cashier.**Directors*—D. C. Magoun, S. J. Robinson, B. C. Sewall, M. F. Gannett, C. L. Owen, all of Bath.

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

Number of stockholders, 136.

Largest amount of stock held by any one person or corporation, 54 shares.

Amount of stock owned out of the State, 44 shares.

Discount day, Thursday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Exchange Bank.

Receive bills home from Boston weekly.

Have special plates for \$500 bills; for all other bills, general plates.

Rate and amount of last dividend, 2½ per cent.,

\$2,500 00

Declared,

April, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

566 34

Liabilities of directors as principals,

14,275 00

Liabilities of directors as sureties,

5,664 23

Liabilities of stockholders as principals,

16,651 87

Loan as verified by actual inspection,

135,694 58

Loan largest since January 1, 1863, April 8, 1863,

142,933 27

Loan made up of 86 notes and drafts.

U. S. Government securities in the loan,

37,000 00

Other public securities in the loan,

2,000 00

Overdue paper,

10,470 27

Probable loss on overdue paper,

200 00

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

35 20

Whole amount of bills received as appears by the books,

87,000 00

Bills destroyed,

—

Unsigned bills on hand,

7,000 00

Bills in bank at time of examination, July 28, 1863,

49,023 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	135,694 58
Circulation,	37,977 00	Real estate,	—
Deposits,	46,486 97	Bills of other banks & checks,	8,135 00
Bank balances,	2,098 98	Bank balances,	37,814 87
Profits,	775 34	Specie,	5,693 84
	<u>18,3387 29</u>		<u>187,338 29</u>
Immediate liabilities,	86,562 95	Immediate resources.	51,643 71

LUMBERMAN'S BANK AT ORONO.

Incorporated April 9, 1852.

Wm. H. SMITH, *President.*E. B. PIERCE, *Cashier.*

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

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

Number of stockholders, 24.

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

Amount of stock owned out of the State, 200 shares.

No special discount day.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow interest at 3 per cent. on deposits—\$2,725 now drawing interest.

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

Do business in Boston at Bank of Mutual Redemption.

Receive bills home from Boston weekly.

Have general plates.

Rate and amount of last dividend, 3 per cent,

\$1,500 00

Declared,

April, 1863.

Amount of reserved profits after declaring same and paying State and Government tax,

298 55

Liabilities of directors as principals,

5,984 23

Liabilities of directors as sureties,

3,384 77

Liabilities of stockholders as principals,

4,623 32

Loan as verified by actual inspection,

82,792 18

Loan largest since January 1, 18 3, February 14, 1863,

85,108 37

Loan made up of 147 notes and drafts.

United States Government securities in the loan,

8,100 00

Other public securities in the loan,

975 00

Overdue paper,

23,991 90

Probable loss on overdue paper,

1,500 00

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

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

210,050 00

Bills destroyed as appears by the records,

68,000 00

Unsigned bills on hand,

27,550 00

Bills in the bank at time of examination, August 4, 1863,

73,583 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$82,792 18
Circulation,	40,911 00	Real estate,	2,300 00
Deposits,	38,794 93	Bills of other banks & checks,	14,365 10
Bank balances,	-	Bank balances,	28,006 04
Profits,	1,122 00	Specie,	3,364 61
	<hr/>		<hr/>
	130,827 93		130,827 93
Immediate liabilities,	79,705 93	Immediate resources,	45,735 75

MAINE BANK AT BRUNSWICK.

Incorporated April 14, 1857.

N. T. PALMER, *President.*A. I. BROOKS, *Cashier.*

Directors—N. T. Palmer, John D. Lincoln, Robert Bowker, Benjamin Greene, of Brunswick; J. D. Wilson of Topsham.

Capital, \$50,000. Par value of shares, \$100.	
Number of stockholders, 96.	
Largest amount of stock held by any one person or corporation, 24 shares.	
Amount of stock owned out of the State, 2,300 shares.	
Discount days, Mondays and Thursdays.	
Annual settlement was made with the cashier.	
Cashier's bond is renewed, and recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of State tax, \$1,000.	
Do business in Boston at Bank of Mutual Redemption.	
Receive bills home from Boston weekly.	
Have general plates.	
Rate and amount of last dividend, 3 per cent.,	\$1,500 00
Declared,	April 1863.
Amount of reserved profits after declaring same and paying State and	
Government tax,	2,700 00
Liabilities of directors as principals,	—
Liabilities of directors as sureties,	1,135 00
Liabilities of stockholders as principals,	8,725 00
Loan as verified by actual inspection,	79,563 64
Loan largest since January 1, 1863.	87,335 08
Loan made up of 51 notes and drafts.	
U. S. Government securities in the loan,	21,000 00
Other public securities in the loan,	3,400 00
Overdue paper,	2,600 60
Probable loss on overdue paper,	—
Amount of tax paid on stock of non-residents, under the act of March	
23, 1863,	22 37
Whole amount of bills received from the engraver as appears by the	
engraver's bill exhibited,	100,500 00
Bills destroyed as appears by records,	13,000 00
Unsigned bills on hand,	—
Bills in bank at time of examination, July 27, 1863,	52,738 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$79,563 64
Circulation,	34,762 00	Real estate,	6,220 32
Deposits,	35,335 02	Bills of other banks & checks,	2,394 93
Bank balances,	—	Bank balances,	32,900 11
Profits,	4,192 16	Specie,	3,240 18
	<hr/>		<hr/>
	124,319 18		124,319 18
Immediate liabilities,	70,127 02	Immediate resources,	38,535 22

MANUFACTURERS' BANK AT SACO.

*Incorporated February 23, 1825.*PHILIP EASTMAN, *President.*T. SCAMMAN, *Cashier.*

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

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

Number of stockholders, 137.

Largest amount of stock held by any one person or corporation, 58 shares.

Amount of stock owned out of the State, 374 shares.

Discount day, Tuesday.

Annual settlement was made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have general plates.

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

\$3,000 00

Declared,

April, 1863.

Amount of reserved profits after declaring same and paying State and Government tax,

3,052 00

Liabilities of directors as principals,

Liabilities of directors as sureties,

5,100 17

Liabilities of stockholders as principals,

1,950 00

Loan as verified by actual inspection,

162,701 70

Loan largest since January 1, 1863, July 11, 1863,

163,043 38

Loan made up of 204 notes and drafts.

United States Government securities in loan,

25,734 50

Other public securities in the loan,

Overdue paper,

2,118 46

Probable loss on overdue paper,

500 00

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

297 47

Whole amount of bills in existence as appears by the bank note acct.,

114,400 00

Bills destroyed as appears by the records, December 17, 1861,

8,700 00

Unsigned bills on hand,

2,800 00

Bills in bank at time of examination, July 24, 1863,

43,278 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$162,701 70
Circulation,	62,422 00	Real estate,	3,835 00
Deposits,	35,388 19	Bills of other banks & checks,	5,604 38
Bank balances,	—	Bank balances,	22,031 87
Profits,	5,354 66	Specie,	8,991 90
	<u>203,164 85</u>		<u>203,164 85</u>
Immediate liabilities,	97,810 19	Immediate resources,	36,628 15

MANUFACTURERS' AND TRADERS' BANK AT PORTLAND.

Incorporated February 27, 1832.

RUFUS HORTON, *President.*EDWARD GOULD, *Cashier.*

Directors—Rufus Horton, E. McKenney, Neal Dow, A. K. Shurtleff, F. G. Messer.

Capital \$250,000. Par value of shares, \$50.	
Number of stockholders, 271.	
Largest amount of stock held by any one person or corporation, 306 shares.	
Amount of stock owned out of the State, 1,097 shares.	
Discount day, Tuesday.	
Annual settlement was made with the cashier.	
Cashier's bond is renewed, and recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of State tax, about \$3,700.	
Do business in Boston at the Suffolk Bank.	
Receive bills home from Boston weekly.	
Have special plates.	
Rate and amount of last dividend, 4 per cent.,	\$10,000 00
Declared,	April, 1863.
Amount of reserved profits after declaring same, and paying State and government tax,	6,842 15
Liabilities of directors as principals,	9,000 00
Liabilities of directors as sureties,	17,772 29
Liabilities of stockholders as principals,	400 00
Loan as verified by actual inspection,	526,905 46
Loan largest since January 1, 1863, September 22, 1863,	526,905 46
Loan made up of 520 notes and drafts.	
U. S. Government securities in the loan,	107,400 00
Other public securities in the loan,	1,300 00
Overdue paper,	9,326 30
Probable loss on overdue paper,	-
Amount of tax paid on stock of non-residents, under the act of March 23, 1863.	815 93
Whole amount of bills received from the engraver, as appears by the engraver's bill exhibited,	981,750 00
Bills destroyed, as appears by records,	571,750 00
Unsigned bills on hand,	132,000 00
Bills in bank at time of examination, Sept. 22, 1863,	93,923 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$250,000 00	Loan,	\$526,905 46
Circulation,	184,077 00	Real estate,	100 00
Deposits,	204,159 79	Bills of other banks & checks,	17,069 00
Bank balances,	4,084 12	Bank balances,	106,148 36
Profits,	18,499 73	Specie,	10,597 82
	<u>660,820 64</u>		<u>660,820 64</u>
Immediate liabilities,	392,320 91	Immediate resources,	133,815 18

MARINE BANK AT DAMARISCOTTA.

Incorporated April 17, 1852,

ABNER STETSON, *President.*W. M. HITCHCOCK, *Cashier.*

Directors—Abner Stetson, Daniel Day, James G. Huston, Alden Flye, of Damariscotta; George Weeks of Jefferson; Alvan Hussey of Newcastle.

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

Number of stockholders, 71.

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

Amount of stock owned out of the State, 28 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is recorded.

Allow no interest on deposits.

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

Do business in Boston at Bank of Commerce.

Receive bills home from Boston weekly.

Have special plates for all bills, excepting 50's and 100's.

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

\$1,750 00

Declared,

June, 1863.

Amount of reserved profits after declaring the same and paying State and Government tax,

1,862 73

Liabilities of directors as principals,

3,075 33

Liabilities of directors as sureties,

5,014 33

Liabilities of stockholders as principals,

725 00

Loan as verified by actual inspection,

47,323 12

Loan largest since January 1, 1863, April 11, 1863,

56,630 16

Loan made up of 83 notes and drafts.

U. S. Government securities in the loan,

20,000 00

Other public securities in the loan,

2,000 00

Overdue paper,

7,590 24

Probable loss on overdue paper,

500 00

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

19 32

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

108,500 00

Bills destroyed as appears by records,

27,542 00

Unsigned bills on hand,

14,707 00

Bills in bank at time of examination, Sept. 21, 1863,

35,114 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$47,323 12
Circulation,	31,137 00	Real estate,	—
Deposits,	119,252 64	Bills of other banks & checks,	6,088 37
Bank balances,	—	Bank balances,	147,092 83
Profits,	2,678 34	Specie,	2,563 66
	<u>203,067 98</u>		<u>203,067 98</u>
Immediate liabilities,	150,389 64	Immediate resources,	155,744 86

MARKET BANK AT BANGOR.

*Incorporated March 14, 1854.*GEORGE STETSON, *President.*JOHN WYMAN, *Cashier.*

Directors—George Stetson, Sam'l F. Hersey, Elijah L. Hamlin, of Bangor; Edwin Eddy of Bradley, Nahum Godfrey of Oldtown.

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

Number of stockholders, 59.

Largest amount of stock held by any one person or corporation, 86 shares.

Amount of stock owned out of the State, 112 shares.

No special discount day.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of State tax, about \$1,500.

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have general plates.

Rate and amount of last dividend, 2 per cent.,

\$2,000 00

Declared,

April, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

778 88

Liabilities of directors as principals,

-

Liabilities of directors as sureties,

-

Liabilities of stockholders as principals,

2,575 00

Loan as verified by actual inspection,

184,732 14

Loan largest since January 1, 1863, August 8, 1863,

184,732 14

Loan made up of 301 notes and drafts.

U. S. Government securities in the loan,

17,550 00

Other public securities in the loan,

15,300 00

Overdue paper,

1,447 85

Probable loss on overdue paper,

100 00

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

-

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

213,472 00

for all but \$7,000 of which engraver's bill was exhibited,

78,954 00

Bills destroyed as appears by the records,

3,000 00

Unsigned bills on hand,

51,549 00

Bills in bank at time of examination, August 8, 1863,

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$184,732 14
Circulation,	79,969 00	Real estate,	2,359 90
Deposits,	51,672 03	Bills of other banks & checks,	27,367 94
Bank balances,	26 00	Bank balances,	6,449 65
Profits,	873 18	Specie,	11,630 58
	<hr/>		<hr/>
	232,540 21		232,540 21
Immediate liabilities,	131,667 03	Immediate resources,	45,448 17

MECHANICS' BANK AT PORTLAND.

Incorporated April 18, 1854.

ALLEN HAINES, *President.*WM. H. STEPHENSON, *Cashier.*

Directors — Allen Haines, Edward Hamblin, Daniel Hood, Wm. L. Southard, of Portland; Henry Pennell of Gray.

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

Number of stockholders, 122.

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

Amount of stock owned out of the State, 187 shares.

Discount day, Tuesday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of State tax, about \$1,500.

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have general plates.

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

\$3,000 00

Declared,

April, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

218 89

Liabilities of directors as principals,

8,300 00

Liabilities of directors as sureties,

1,723 50

Liabilities of stockholders as principals,

1,409 15

Loan as verified by actual inspection,

200,117 01

Largest loan since January 1, 1863, September 22, 1863,

200,117 01

Loan made up of 380 notes and drafts.

U. S. Government securities in the loan,

40,000 00

Other public securities in the loan,

4,500 00

Overdue paper,

24,087 66

Probable loss on overdue paper,

5,000 00

Amount of tax paid on stock of non-residents under the act of March 23, 1863,

228 88

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

221,000 00

Bills destroyed as appears by records,

36,000 00

Unsigned bills on hand,

50,000 00

Bills in bank at time of examination, September 22, 1863,

44,766 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$200,117 01
Circulation,	90,234 00	Real estate,	-
Deposits,	33,195 84	Bills of other banks & checks,	11,181 63
Bank balances,	272 25	Bank balances,	7,234 86
Profits,	3,981 58	Specie,	9,100 17
	<hr/>		<hr/>
	227,633 67		227,633 67
Immediate liabilities,	123,702 09	Immediate resources,	27,516 66

MEDOMAK BANK AT WALDOBORO'.

Incorporated April 1, 1836.

GEORGE D. SMOUSE, *President*.GEORGE ALLEN, *Cashier*.

Directors—George D. Smouse, Samuel Morse, Henry Kennedy, Alfred Støver, all of Waldoboro'.

Capital, \$50,000. Par value of shares, \$100.	
Number of stockholders, 118.	
Largest amount of stock held by any one person or corporation, 25 shares.	
Amount of stock owned out of the State, 189 shares.	
Discount day, Monday.	
Annual settlement was made with the cashier.	
Cashier's bond is renewed, and recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of the State tax, about \$1,000.	
Do business in Boston at the Bank of Mutual Redemption.	
Receive bills home from Boston monthly.	
Have special plates.	
Rate and amount of last dividend, 4 per cent.,	\$2,000 00
Declared,	September, 1863.
Amount of reserved profits after declaring same and paying State and	
Government tax,	2,480 23
Liabilities of directors as principals,	—
Liabilities of directors as sureties,	1,254 66
Liabilities of stockholders as principals,	—
Loan as verified by actual inspection,	100,778 56
Largest loan since January 1, 1863, September 19, 1863,	100,778 56
Loan made up of 104 notes and drafts.	
U. S. Government securities in the loan,	16,000 00
Other public securities in the loan,	6,200 00
Overdue paper,	14,3 8 25
Probable loss on overdue paper,	1,000 00
Amount of tax paid on stock of non residents, under the act of March 23d, 1863,	279 48
Whole amount of bills received from the engraver, as appears by the bank note register,	74,350 00
Bills destroyed as appears by the records,	6,000 00
Unsigned bills on hand,	53,000 00
Bills in bank at time of examination, September 19, 1863,	33,009 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$100,778 56
Circulation	35,341 00	Real estate,	330 38
Deposits,	82,029 48	Bills of other banks & checks,	12,011 41
Bank balances,	—	Bank balances,	51,048 39
Profits,	2,425 19	Specie,	5,626 92
	169,795 67		169,795 67
Immediate liabilities,	117,370 48	Immediate resources,	68,686 73

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; Ebenezer Woodbury of Houlton.

Capital, \$100,000. Par value of shares, \$50.	
Number of stockholders, 66.	
Largest amount of stock held by any one person or corporation, 201 shares.	
Amount of stock owned out of the State, 204 shares.	
Have no special discount day.	
Annual settlement was made with the cashier.	
Cashier's bond is renewed, and recorded.	
Allow interest on deposits in some few cases.	
Annual expenses of the bank, exclusive of State tax, about \$2,000.	
Do business in Boston at the Suffolk Bank.	
Receive bills home from Boston weekly.	
Have special plates for 1, 2, 3, 4, 5 and 10's—general plates for others.	
Rate and amount of last dividend, 4 per cent.,	\$4,000 00
Declared,	April, 1863.
Amount of reserved profits after declaring same and paying State and Government tax,	7,590 93
Liabilities of directors as principals,	1,611 69
Liabilities of directors as sureties,	17,959 56
Liabilities of stockholders as principals,	500 00
Loan as verified by actual inspection,	215,859 98
Loan largest since January 1, 1863, July 25, 1863,	218,686 92
Loan made of 335 notes and drafts.	
U. S. Government securities in the loan,	-
Other public securities in the loan,	-
Overdue paper,	-
Probable loss on overdue paper,	-
Amount of tax paid on stock of non-residents, under the act of March 23, 1863,	-
Whole amount of bills received from the engraver as by engraver's bill exhibited,	171,700 00
Bills destroyed as appears by the records,	8,000 00
Unsigned bills on hand,	-
Bills in bank at time of examination, August 5, 1863,	28,856 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$215,859 98
Circulation,	134,844 00	Real estate,	-
Deposits,	81,251 51	Bills of other banks & checks,	38,840 27
Bank balances,	-	Bank balances,	63,505 94
Profits,	11,356 80	Specie,	9,246 12
	<u>327,452 31</u>		<u>327,452 31</u>
Immediate liabilities,	216,095 51	Immediate resources,	111,592 83

MERCHANTS' BANK AT BANGOR.

Incorporated July 18, 1850.

SAMUEL H. BLAKE, *President.*M. J. STICKNEY, *Cashier.*

Directors—Samuel H. Blake, N. C. Ayer, Wiggins Hill, James H. Bowler, of Bangor; Asa Smith of Mattawamkeag; Francis Hill of Exeter.

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

Number of stockholders, 54.

Largest amount of stock held by any one person or corporation, 75 shares.

Amount of stock owned out of the State, 60 shares.

No special discount day.

Cashier's bond is renewed, and recorded.

Allow interest on deposits at 3 per cent. Deposit on interest, \$11,000.

Annual expenses of the bank, exclusive of State tax, \$1,400.

Do business in Boston at the Bank of Commerce.

Receive bills home from Boston weekly.

Have special plates for 1's, 2's, 3's, 5's and 10's—general plates for others.

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

\$3,000 00

Declared,

April, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

3,453 42

Liabilities of directors as principals,

8,300 00

Liabilities of directors as sureties,

3,902 80

Liabilities of stockholders as principals,

-

Loan as verified by actual inspection,

253,116 17

Loan largest since January 1, 1863, August 7, 1863,

253,116 17.

Loan made up of 245 notes and drafts.

U. S. Government securities in the loan,

50,946 54

Other public securities in the loan,

2,000 00

Overdue paper,

1,300 00

Probable loss on overdue paper,

300 00

Amount of tax paid on stock of non-residents, under the act of March

23, 1863,

Whole amount of bills received from engraver, for which bill shown

for all but \$10,000,

337,000 00

Bills destroyed, as appears by records,

90,200 00

Unsigned bills on hand,

18,200 00

Bills in bank at time of examination, August 7, 1863.

108,769 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$253,116 17
Circulation,	119,831 00	Real estate,	10,676 59
Deposits,	108,113 38	Bills of other banks & checks,	15,151 09
Bank balances,	420 85	Bank balances,	50,381 43
Profits,	8,655 98	Specie,	7,695 93
	<u>337,021 21</u>		<u>337,021 21</u>
Immediate liabilities,	228,365 23	Immediate resources,	73,228 45

MERCHANTS' BANK AT PORTLAND.

*Incorporated February 19, 1825.*RENSELLAER CRAM, *President.*CHARLES PAYSON, *Cashier.**Directors*—Rensselaer Cram, Wm. Willis, Jacob McLellan, Rufus E. Wood, Chas. Oxnard, N. W. Rice, John Lynch.

Capital \$300,000. Par value of shares \$75.

Number of stockholders, 234.

Largest amount of stock held by any one person or corporation, 292 shares.

Amount of stock owned out of the State, 617 shares.

Discount day, Tuesday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

Annual expenses of the bank exclusive of State tax, about \$6,000.

Do business in Boston at the State Bank.

Receive bills home from Boston weekly.

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

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

\$12,000 00

Declared,

April, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

30,786 97

Liabilities of directors as principals,

5,555 32

Liabilities of directors as sureties,

44,537 14

Liabilities of stockholders as principals,

20,812 04

Loan as verified by actual inspection,

658,007 43

Loan largest since January 1, 1863, July 25, 1863,

658,007 43

Loan made up of 370 notes and drafts.

U. S. Government securities in the loan,

136,550 00

Other public securities in the loan,

3,882 98

Overdue paper,

19,361 00

Probable loss on overdue paper,

5,000 00

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

Whole amount of bills received from the engraver,

1,426,075 00

Bills destroyed as appears by the records,

789,575 00

Unsigned bills on hand,

327,500 00

Bills in bank at time of examination, July 25, 1863,

126,472 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$300,000 00	Loan,	\$658,007 43
Circulation,	182,528 00	Real estate,	37,402 48
Deposits,	235,241 60	Bills of other banks & checks,	33,109 15
Profits,	42,877 32	Specie,	17,500 00
Bank balances,	12,645 89	Bank balances,	27,273 75
	<u>773,292 81</u>		<u>773,292 81</u>
Immediate liabilities,	430,415 49	Immediate resources,	77,882 90

NORTH BERWICK BANK AT NORTH BERWICK.

Incorporated March 3, 1860.

WILLIAM HILL, *President.*P. HUSSEY, *Cashier.*

Directors—Wm. Hill, Isaac M. Hobbs, Wm. Hobbs, George H. Snow, Charles W. Greenleaf, Joseph G. Goodwin, C. E. Snow, all of North Berwick.

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

Number of stockholders, 60.

Largest amount of stock held by any one person or corporation, 87 shares.

Amount of stock owned out of the State, 153 shares.

Discount day, Thursday.

Allow interest on deposits at rate of 4 per cent., if here over three months. Have at present some \$7,000 drawing interest.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Annual expenses of the bank, exclusive of the State tax, about \$410.

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have special plates for 2's and 10's, general plates for others

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

\$1,500 00

Declared,

March, 1863.

Amount of reserved profits after declaring same, and paying State and

Government tax,

127 02

Liabilities of directors as principals,

650 00

Liabilities of directors as sureties,

6,200 00

Liabilities of stockholders as principals,

1,900 00

Loan as verified by actual inspection,

92,305 40

Loan largest since January 1, 1863, May 5, 1863,

98,517 70

Loan made up of 43 notes and drafts.

U. S. Government securities in the loan,

—

Other public securities in the loan,

15,253 00

Overdue paper,

12,835 00

Probable loss on overdue paper,

10,000 00

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

352 00

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

205,018 00

Bills destroyed, as appears by records,

—

Unsigned bills on hand,

150,200 00

Bills in bank at time of examination, July 21, 1863,

20,013 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$92,305 40
Circulation,	34,805 00	Real estate,	2,600 00
Deposits,	17,815 05	Bills of other banks & checks,	1,573 16
Bank balances,	—	Bank balances,	4,134 30
Profits,	1,630 77	Specie,	3,697 96
	<hr/>		<hr/>
	104,310 82		104,310 82
Immediate liabilities,	52,620 05	Immediate resources,	9,405 42

NORTH BANK AT ROCKLAND.

*Incorporated March 20, 1854.*JOHN BIRD, *President.*S. N. HATCH, *Cashier.**Directors*—John Bird, Robert Crockett, A. Stanley, Anson Butler, Philo Thurston, all of Rockland.

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

Number of stockholders, 132.

Largest amount of stock held by any one person or corporation, 41 shares.

Amount of stock owned out of the State, 35 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of the State tax, \$975.

Do business in Boston at the Bank of Mutual Redemption.

Receive bills home from Boston weekly.

Have general plates.

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

\$1,500 00

Declared,

April, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

1,462 00

Liabilities of directors as principals,

375 00

Liabilities of directors as sureties,

980 00

Liabilities of stockholders as principals,

6,525 00

Loan as verified by actual inspection,

84,989 09

Largest loan since January 1, 1863, July 20, 1863,

89,909 97

Loan made up of 77 notes and drafts.

U. S. Government securities in the loan,

47,400 00

Other public securities in the loan,

—

Overdue paper,

1,949 47

Probable loss on overdue paper,

—

Amount of tax paid on stock of non-residents, under act of March 23, 1863,

—

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

111,500 00

Bills destroyed, as appears by the records,

21,380 00

Unsigned bills on hand,

40,120 00

Bills in bank at time of examination, September 18, 1863,

24,412 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$84,989 09
Circulation,	25,588 00	Real estate,	6,000 00
Deposits,	52,698 52	Bills of other banks & checks,	4,586 96
Bank balances,	—	Bank balances,	30,214 16
Profits,	2,626 70	Specie,	5,123 00
	<u>130,913 22</u>		<u>130,913 22</u>
Immediate liabilities,	78,286 52	Immediate resources,	39,924 13

NORTHERN BANK AT HALLOWELL.

*Incorporated March 2, 1833.*ALDEN SAMPSON, *President.*JUSTIN E. SMITH, *Cashier.*

Directors—Andrew Masters, Henry F. Wingate, John P. Flagg, of Hallowell; Alden Sampson of Manchester; Jesse Aiken of Augusta.

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

Number of stockholders, 92.

Largest amount of stock held by any one person or corporation, 72 shares.

Amount of stock owned out of the State, 159 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed.

Allow no interest on deposits.

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

Do business in Boston at the Shoe and Leather Dealer's Bank.

Receive bills home from Boston weekly.

Have general plates.

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

\$3,000 00

Declared,

February, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

303 74

Liabilities of directors as principals,

—

Liabilities of directors as sureties,

7,994 00

Liabilities of stockholders as principals,

6,233 89

Loan as verified by actual inspection,

146,058 90

Loan largest since January 1, 1863, April 2, 1863,

161,100 96

Loan made up of 66 notes and drafts.

U. S. Government securities in the loan,

75,000 00

Other public securities in the loan,

1,000 00

Overdue paper,

24,867 19

Probable loss on overdue paper,

15,000 00

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

154 61

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

250,086 00

Bills destroyed as appears by the records,

137,086 00

Unsigned bills on hand,

—

Bills in bank at time of examination, July 30, 1863,

58,129 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$146,058 90
Circulation,	54,871 00	Real estate,	700 00
Deposits,	25,759 15	Bills of other banks & checks,	2,204 60
Bank balances,	734 28	Bank balances,	29,615 58
Profits,	2,410 26	Specie,	5,195 61
	<hr/>		<hr/>
	183,774 69		183,774 69
Immediate liabilities,	81,365 43	Immediate resources,	37,015 79

NEW CASTLE BANK AT NEW CASTLE.

Incorporated April 1, 1854.

JOSEPH HAINES, *President.*D. W. CHAPMAN, *Cashier.*

Directors—Joseph Haines, of Nobleborough; John H. Converse, Austin Hall, Joseph Stetson, of New Castle; Wm. Hitchcock, Joel Huston, of Damariscotta; Myrick L. Weeks, of Jefferson.

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

Number of stockholders, 120.

Largest amount of stock held by any one person or corporation, 23 shares.

Amount of stock owned out of the State, 30 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

Annual expenses of the bank exclusive of the State tax, \$900.

Do business in Boston at the Bank of Mutual Redemption, and Bank of Commerce.

Receive bills home from Boston weekly.

Have general plates.

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

\$1,750 00

Declared,

May, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

550 00

Liabilities of directors as principals,

5,140 00

Liabilities of directors as sureties,

3,000 00

Liabilities of stockholders as principals,

7,300 00

Loan as verified by actual inspection,

90,367 94

Largest loan since January 1, 1863, September 5, 1863,

92,602 65

Loan made up of 129 notes and drafts.

U. S. Government securities in the loan,

44,000 00

Other public securities in the loan,

3,000 00

Overdue paper,

1,301 29

Probable loss on overdue paper,

250 00

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

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

85,600 00

Bills destroyed as appears by the records,

30,109 00

Unsigned bills on hand,

78 00

Bills in bank at time of examination, Sept. 21, 1863,

18,314 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$90,367 44
Circulation,	38,101 00	Real estate,	2,800 00
Deposits,	40,709 41	Bills of other banks & checks,	1,900 00
Bank balances,	—	Bank balances,	33,351 06
Profits,	2,238 96	Specie,	2,630 87
	<hr/>		<hr/>
	131,049 37		131,049 37
Immediate liabilities,	78,810 41	Immediate resources,	57,881 93

OAKLAND BANK AT GARDINER.

*Incorporated March 3, 1855.*NOAH WOODS, *President.*S. BOWMAN, *Cashier.**Directors*—Noah Woods, R. Thompson, Joshua Gray, Wm. Seargent, C. A. White.

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

Number of stockholders, 86.

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

Amount of stock owned out of the State, 93 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits

Annual expenses of the bank, exclusive of the State tax, about \$900.

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have general plates.

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

\$1,500 00

Declared,

July, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

2,550 94

Liabilities of directors as principals,

5,655 21

Liabilities of directors as sureties,

7,135 00

Liabilities of stockholders as principals,

6,599 49

Loan as verified by actual inspection,

100,741 66

Largest loan since January 1, 1863, January 29, 1863,

102,150 84

Loan made up of 149 notes and drafts.

U. S. Government securities in the loan,

-

Other public securities in the loan,

-

Overdue paper,

11,214 21

Probable loss on overdue paper,

350 00

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

127 60

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

129,508 00

Bills destroyed, as appears by the records,

52,590 00

Unsigned bills on hand,

12,870 00

Bills in bank at time of examination, July 31, 1863,

33,550 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$100,741 66
Circulation,	30,498 00	Real estate,	-
Deposits,	40,420 94	Bills of other banks & checks,	4,019 00
Bank balances,	169 45	Bank balances,	13,663 07
Profits,	3,033 66	Specie,	5,701 32
	<hr/>		<hr/>
	124,125 05		124,125 05
Immediate liabilities,	71,088 39	Immediate resources,	23,383 39

OCEAN BANK AT KENNEBUNK.

*Incorporated March 24, 1854.*JOSEPH TITCOMB, *President.*CHRISTOPHER LITTLEFIELD, *Cashier.*

Directors—Joseph Titcomb, Joseph Dane, Noah Nason, W. L. Thompson, Andrew Walker, John Hill, E. W. Martin, all of Kennebunk.

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

Number of stockholders, 81.

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

Amount of stock owned out of the State, 12 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

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.

Receive bills home from Boston weekly.

Have general plates.

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

\$3,000 00

Declared,

April, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

2,201 25

Liabilities of directors as principals,

13,175 00

Liabilities of directors as sureties,

7,200 00

Liabilities of stockholders as principals,

25,500 00

Loan as verified by actual inspection,

174,583 65

Loan largest since January 1, 1863, January 24, 1863,

186,015 41

Loan made up of 170 notes and drafts.

U. S. Government securities in the loan,

16,000 00

Other public securities in the loan,

13,500 00

Overdue paper,

4,293 17

Probable loss on overdue paper,

800 00

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

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

189,502 00

Bills destroyed as appears by the records,

27,900 00

Unsigned bills on hand,

55,502 00

Bills in bank at time of examination, July 22, 1863,

19,949 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$174,583 65
Circulation,	86,151 00	Real estate,	243 91
Deposits,	54,955 39	Bills of other banks & checks,	20,611 58
Bank balances,	-	Bank balances,	44,097 40
Profits,	4,907 19	Specie,	6,477 04
	<hr/>		<hr/>
	246,013 58		246,013 58
Immediate liabilities,	141,106 39	Immediate resources,	71,186 02

ORONO BANK AT ORONO.

*Incorporated February 14, 1852.*B. P. GILMAN, *President.*E. P. BUTLER, *Cashier.*

Directors—Benj. P. Gilman, Ebenezer Webster, Israel Washburn, jr., John Libbey, of Orono; Davis R. Stockwell of Bangor.

Capital, \$50,000. Par value of shares, \$100.	
Number of stockholders, 40.	
Largest amount of stock held by any one person or corporation, 65 shares.	
Amount of stock owned out of the State, 165 shares.	
Discount day, Tuesday.	
Annual settlement was made with the cashier.	
Cashier's bond is renewed, and recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of State tax, about \$800.	
Do business in Boston at the Bank of Commerce.	
Receive bills home from Boston weekly.	
Have general plates.	
Rate and amount of last dividend, 3 per cent.,	\$1,500 00
Declared,	April, 1863.
Amount of reserved profits after declaring same and paying State and Government tax,	130 50
Liabilities of directors as principals,	3,400 00
Liabilities of directors as sureties,	24,258 87
Liabilities of stockholders as principals,	9,175 49
Loan as verified by actual inspection,	80,739 56
Largest loan since January 1, 1863, July 2, 1863,	82,203 92
Loan made up of 117 notes and drafts.	
U. S. Government securities in the loan,	11,000 00
Other public securities in the loan,	—
Overdue paper,	7,423 40
Probable loss on overdue paper,	1,000 00
Amount of tax paid on stock of non-residents, under the act of March 23, 1863,	184 77
Whole amount of bills received from the engraver as appears by engraver's bill exhibited,	173,400 00
Bills destroyed as appears by records,	96,800 00
Unsigned bills on hand,	15,000 00
Bills in bank at time of examination, August 22, 1863,	101,509 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loans,	\$80,739 56
Circulation,	38,125 00	Real estate,	1,494 80
Deposits,	15,191 61	Bills of other banks & checks,	9,994 88
Bank balances,	—	Bank balances,	9,593 08
Profits,	1,147 78	Specie,	2,642 07
	<u>104,434 39</u>		<u>104,464 39</u>
Immediate liabilities,	53,316 61	Immediate resources,	22,230 03

PEJEPSCOT BANK AT BRUNSWICK.

*Incorporated April 15, 1857.*WILLIAM BARRON, *President.*JOHN ROGERS, *Cashier.**Directors*—William Barron, William S. Skolfield, of Topsham; Henry C. Martin, T. S. McLellan, Alfred Skolfield, of Brunswick.

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

Number of stockholders, 51.

Largest amount of stock held by any one person or corporation, 40 shares.

Amount of stock owned out the State, none.

Discount days, Tuesdays and Fridays.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

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

Do business in Boston at Market Bank and at Bank of Mutual Redemption.

Receive bills home from Boston weekly.

Have general plates.

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

\$2,000 00

Declared,

April, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

2,959 46

Liabilities of directors as principals,

2,100 00

Liabilities of directors as sureties,

1,012 62

Liabilities of stockholders as principals,

—

Loan as verified by actual inspection,

87,826 76

Largest loan since January 1, 1863, June 18, 1863,

91,654 79

Loan made up of 53 notes and drafts.

U. S. Government securities in the loan,

30,300 00

Other public securities in the loan,

11,000 00

Overdue paper,

508 32

Probable loss on overdue paper,

100 00

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

—

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

143,000 00

Bills destroyed as appears by the records,

5,500 00

Unsigned bills on hand,

40,000 00

Bills in bank at time of examination, July 27, 1863,

51,984 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$87,826 76
Circulation,	45,516 00	Real estate,	3,000 00
Deposits,	69,059 04	Bills of other banks & checks,	445 00
Bank balances,	—	Bank balances,	69,519 00
Profits,	4,226 62	Specie,	8,010 50
	<u>168,801 66</u>		<u>168,801 66</u>
Immediate liabilities,	114,575 04	Immediate resources,	77,974 90

PEOPLE'S BANK AT WATERVILLE.

*Incorporated March 14, 1855.*JOHN WARE, *President.*HOMER PERCIVAL, *Cashier.*

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

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

Number of stockholders, 140.

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

Amount of stock owned out of the State, 27 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Bank of Commerce.

Receive bills home from Boston weekly.

Have general plates.

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

\$3,000 00

Declared,

April, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

5,173 51

Liabilities of directors as principals,

8,500 00

Liabilities of directors as sureties,

12,250 00

Liabilities of stockholders as principals,

850 00

Loan as verified by actual inspection,

151,038 51

Loan largest since January 1, 1863, June 20, 1863,

151,997 31

Loan made up of 195 notes and drafts.

U. S. Government securities in the loan,

5,000 00

Other public securities in the loan,

—

Overdue paper,

6,112 00

Probable loss on overdue paper,

1,000 00

Amount of tax paid on stock of non-residents, under the act of March

23, 1863,

33 00

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

294,500 00

Bills destroyed as appears by the records,

120,400 00

Unsigned bills on hand,

15,500 00

Bills in bank at time of examination, July 31, 1863,

11,622 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$151,098 51
Circulation,*	144,978 00	Real estate,	1,000 00
Deposits,	53,822 56	Bills of other banks & checks,	15,862 00
Bank balances,	—	Bank balances,	96,304 46
Profits,	8,688 41	Specie,	18,224 00
	<u>282,488 97</u>		<u>282,488 97</u>
Immediate liabilities,	198,800 56	Immediate resources,	180,390 46

* Less \$53,000 redeemed in Boston.

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 Houdlette, John B. Stuart, all of Richmond.

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

Number of stockholders, 106.

Largest amount of stock held by any one person or corporation, 70 shares.

Amount of stock owned out of the State, 175 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston semi-monthly.

Have general plates.

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

\$2,625 00

Declared,

April, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

1,465 00

Liabilities of directors as principals,

8,950 00

Liabilities of directors as sureties,

1,868 00

Liabilities of stockholders as principals,

3,075 00

Loan as verified by actual inspection,

105,851 39

Largest loan since January 1, 1863, July 11, 1863,

115,356 17

Loan made up of 112 notes and drafts.

U. S. Government securities in the loan,

—

Other public securities in the loan,

10,869 70

Overdue paper,

1,840 14

Probable loss on overdue paper,

300 00

Amount of tax paid on stock of non-residents under the act of March

23, 1863,

151 50

Whole amount of bills as appears by books (engraver's bill shown for \$50,000,)

155,000 00

Bills destroyed as appears by the records,

34,074 00

Unsigned bills on hand,

53,000 00

Bills in bank at time of examination, August 1, 1863,

35,753 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan	\$105,851 39
Circulation,	32,173 00	Real estate,	1,712 32
Deposits,	47,849 58	Bills of other banks & checks,	13,154 90
Bank balances,	—	Bank balances,	31,428 67
Profits,	2,603 35	Specie	5,478 65
	157,625 93		157,625 93
Immediate liabilities,	80,022 58	Immediate resources,	50,062 22

ROCKLAND BANK AT ROCKLAND.

*Incorporated May 31, 1851.*ALFRED H. KIMBALL, *President.*WM. H. TITCOMB, *Cashier.*

Directors—Alfred H. Kimball, N. A. Farwell, Francis Cobb, Jona. White, Timothy Williams, Thomas Colson, Maynard Sumner.

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

Number of stockholders, 168.

Largest amount of stock held by any one person or corporation, 58 shares.

Amount of stock owned out of the State, 61 shares.

Discount day, Tuesday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of the State tax, \$1,300.

Do business in Boston at Exchange and Suffolk Banks.

Receive bills home from Boston weekly.

Have special plates.

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

\$4,500 00

Declared,

April, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

327 03

Liabilities of directors as principals,

811 43

Liabilities of directors as sureties,

31,300 00

Liabilities of stockholders as principals,

7,090 00

Loan as verified by actual inspection,

317,861 98

Largest loan since January 1, 1863, September 18, 1863,

317,861 98

Loan made up of 98 notes and drafts.

U. S. Government securities in the loan,

180,000 00

Other public securities in the loan,

31,600 00

Overdue paper,

13,916 86

Probable loss on overdue paper,

Amount of tax paid on stock of non-residents, under the act of March

23, 1863,

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

tificate of American Bank Note Company exhibited,

317,200 00

Bills destroyed as appears by the records,

174,549 00

Unsigned bills on hand,

9,800 00

Bills in bank at time of examination, September 18, 1863,

47,566 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$150,000 00	Loan,	\$317,861 99
Circulation,	85,285 00	Real estate,	4,900 00
Deposits,	159,093 59	Bills of other banks & checks,	9,154 54
Bank balances,	11,194 86	Bank balances,	57,430 40
Profits,	3,833 48	Specie,	20,000 00
	<hr/>		<hr/>
	409,406 93		409,406 93
Immediate liabilities,	255,573 45	Immediate resources,	86,644 94

SAGADAHOC BANK AT BATH.

*Incorporated April 1, 1836.*Wm. M. REED, *President.*HENRY EAMES, *Cashier.*

Directors—Wm. M. Reed, W. V. Moses, Lewis Blackman, John Smith, of Bath; Moses Riggs, of Georgetown; Wm. Purinton of Bowdoinham; Lincoln Webb of Woolwich.

Capital, \$100,000. Par value of shares, \$100.	
Number of stockholders, 86.	
Largest amount of stock held by any one person or corporation, 111 shares.	
Amount of stock owned out of the State, 134 shares.	
Discount day, Monday.	
Annual settlement was made with the cashier.	
Cashier's bond is renewed, and recorded.	
Allow no interest on deposits.	
Annual expenses of the bank exclusive of the State tax, \$1,100.	
Do business in Boston at the Globe Bank.	
Receive bills home from Boston monthly.	
Have general plates for small bills; special plates for 5's and 10's.	
Rate and amount of last dividend, 3 per cent.,	\$3,000 00
Declared,	April, 1863.
Amount of reserved profits after declaring same and paying State and Government tax,	9,627 64
Liabilities of directors as principals,	—
Liabilities of directors as sureties,	1,060 00
Liabilities of stockholders as principals,	21,500 00
Loan as verified by actual inspection,	121,380 02
Loan largest since January 1, 1863, February 17, 1863.	124,386 05
Loan made up of 50 notes and drafts.	
U. S. Government securities in the loan,	55,000 00
Other public securities in the loan,	1,500 00
Overdue paper,	2,428 05
Probable loss on overdue paper,	1,100 00
Amount of tax paid on stock of non-residents, under the act of March 23, 1863,	107 20
Whole amount of bills received from the engraver, as appears by engraver's bill exhibited,	373,500 00
Bills destroyed as appears by the records,	197,997 00
Unsigned bills on hand,	114,500 00
Bills in bank at time of examination, July 28, 1863,	39,185 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$121,388 02
Circulation,	21,818 00	Real estate,	5,000 00
Deposits,	107,818 04	Bills of other banks & checks,	9,495 00
Bank balances,	2,169 50	Bank balances,	101,018 83
Profits,	11,167 83	Specie,	6,071 52
	<u>242,973 37</u>		<u>242,973 37</u>
Immediate liabilities,	131,805 54	Immediate resources,	116,585 35

SANDY RIVER BANK AT FARMINGTON.

*Incorporated March 16, 1853.*F. G. BUTLER, *President.*T. F. BELCHER, *Cashier.*

Directors—F. G. Butler, James Stanly, J. W. Fairbanks, P. M. Garcelon, Hannibal Belcher, of Farmington; Abner Toothaker, of Phillips.

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

Number of stockholders, 114.

Largest amount of stock held by any one person or corporation, 60 shares.

Amount of stock owned out of the State, 55 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

Annual expenses of the bank, exclusive of the State tax; about \$900.

Do business in Boston at the Merchant's Bank.

Receive bills home from Boston weekly.

Have general plates.

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

\$2,250 00

Declared,

April, 1863.

Amount of reserved profits after declaring same and paying State and Government tax,

Liabilities of directors as principals,

773 25

Liabilities of directors as sureties,

3,092 34

Liabilities of stockholders as principals,

20,084 33

Loan as verified by actual inspection,

99,385 04

Largest loan since January 1, 1863, February 2, 1863,

123,281 95

Loan made up of 117 notes and drafts.

U. S. Government securities in the loan,

13,800 00

Other public securities in the loan,

15,190 00

Overdue paper,

18,960 97

Probable loss on overdue paper,

3,956 40

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

Whole amount of bills, (engraver's bill shown for all but \$64,500,)

256,945 00

Bills destroyed as appears by records,

83,302 00

Unsigned bills on hand,

91,493 00

Bills in bank at time of examination, Sept. 3, 1863,

13,773 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$99,385 04
Circulation,	68,237 00	Real estate,	2,920 95
Deposits,	19,426 64	Bills of other banks & checks,	6,453 20
Bank balances,	—	Bank balances,	45,970 49
Profits,	2,149 80	Specie,	10,223 76
	<hr/>		<hr/>
	164,953 44		164,953 44
Immediate liabilities,	87,803 64	Immediate resources,	62,647 45

SEARSPORT BANK AT SEARSPORT.

*Incorporated March 15, 1853.*ISAAC CARVER, *President.*CHARLES GORDON, *Cashier.*

Directors—Isaac Carver, Amos H. Ellis, P. Pendleton, jr., Benjamin Colcord, D. S. Goodell, of Searsport; N. G. Hichborn, S. J. Roberts, of Stockton.

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

Number of stockholders, 59.

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

Amount of stock owned out of the State, 15 shares.

Discount on all business days.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow interest on deposits in some cases at 3 per cent.—not exceeding \$500 to any one person.

Annual expenses of the bank, exclusive of the State tax, about \$2,030.

Do business in Boston at the Freeman's Bank.

Receive bills home from Boston weekly.

Have general plates.

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

\$2,000 00

Declared,

April, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

1,215 16

Liabilities of directors as principals,

5,330 00

Liabilities of directors as sureties,

9,504 00

Liabilities of stockholders as principals,

10,864 00

Loan as verified by actual inspection,

109,205 76

Largest loan since January 1, 1863, September 16, 1863,

109,205 76

Loan made up of 132 notes and drafts.

U. S. Government securities in the loan,

22,500 00

Other public securities in the loan,

1,500 00

Overdue paper,

1,254 25

Probable loss on overdue paper,

200 00

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

-

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

174,000 00

Bills destroyed as appears by records,

105,252 00

Unsigned bills on hand,

10,700 00

Bills in bank at time of examination, Sept. 16, 1863,

2,070 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$109,205 76
Circulation,	55,978 00	Real estate,	-
Deposits,	43,387 99	Bills of other banks & checks,	1,475 62
Bank balances,	-	Bank balances,	34,666 37
Profits,	4,584 57	Specie,	8,602 81
	<u>153,950 56</u>		<u>153,950 56</u>
Immediate liabilities,	99,365 99	Immediate resources,	44,744 80

SKOWHEGAN BANK AT SKOWHEGAN.

Incorporated March 4, 1833.

ABNER COBURN, *President.*WM. PHILBRICK, *Cashier.*

Directors—Abner Coburn, Ebenezer H. Neil, James B. Dascomb, Benjamin F. Dodge, Levi Emery, all of Skowhegan.

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

Number of stockholders, 117.

Largest amount of stock held by any one person or corporation, 58 shares.

Amount of stock owned out of the State, 76 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have general plates.

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

\$3,000 00

Declared,

April, 1863

Amount of reserved profits after declaring same and paying State and

Government tax,

911 75

Liabilities of directors as principals,

1,200 00

Liabilities of directors as sureties,

48,767 21

Liabilities of stockholders as principals,

-

Loan as verified by actual inspection,

151,804 94

Loan largest since January 1, 1863, January 24, 1863,

153,872 75

Loan made up of 143 notes and drafts.

U. S. Government securities in the loan,

22,000 00

Other public securities in the loan,

13,655 00

Overdue paper,

24,334 05

Probable loss on overdue paper,

5,500 00

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

90 00

Whole amount of bills as appears by the several ledgers,

121,300 00

Bills destroyed as appears by the records,

15,200 00

Unsigned bills on hand,

23,700 00

Bills in bank at time of examination, August 3, 1863,

21,142 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$151,804 94
Circulation,	84,858 00	Real estate,	750 00
Deposits,	19,219 68	Bills of other banks & checks,	10,247 66
Bank balances,	-	Bank balances,	13,547 09
Profits,	2,853 23	Specie,	6,081 22
	<hr/>		<hr/>
	181,930 91		181,930 91
Immediate liabilities,	104,077 68	Immediate resources,	29,875 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, Wm. D. Jewett, Elisha H. Jewett, John H. Burleigh, Isaac P. Yeaton, all of South Berwick.

Capital, \$100,000. Par value of shares, \$50.	
Number of stockholders, 98.	
Largest amount of stock held by any one person or corporation, 120 shares.	
Amount of stock owned out of the State, 983 shares.	
Discount day, Monday.	
Annual settlement was made with the cashier.	
Cashier's bond is renewed, and recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of the State tax, about \$750.	
Do business in Boston at the Suffolk Bank.	
Receive bills home from Boston weekly.	
Have general plates.	
Rate and amount of last dividend, 3 per cent.,	\$3,000 00
Declared,	April, 1863.
Amount of reserved profits after declaring same and paying State and Government tax,	5,738 48
Liabilities of directors as principals,	13,141 43
Liabilities of directors as sureties,	8,189 33
Liabilities of stockholders as principals,	350 00
Loan as verified by actual inspection,	137,109 81
Largest loan since January 1, 1863, May 4, 1863,	159,666 30
Loan made up of 59 notes and drafts.	
U. S. Government securities in the loan,	30,024 63
Other public securities in the loan,	14,810 71
Overdue paper,	17,412 47
Probable loss on overdue paper,	700 00
Amount of tax paid on stock of non-residents, under the act of March 23, 1863,	—
Whole amount of bills of the several emissions as appears by the Bank books,	180,274 00
Bills destroyed as appears by the records,	90,290 00
Unsigned bills on hand,	11,000 00
Bills in the bank at the time of examination, July 21,	29,028 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$137,109 81
Circulation,	60,956 00	Real estate,	1,336 62
Deposits,	15,412 83	Bills of other banks & checks,	26,186 03
Bank balances,	—	Bank balances,	13,285 40
Profits,	6,654 94	Specie,	5,105 91
	<hr/>		<hr/>
	183,023 77		183,023 77
Immediate liabilities,	76,368 83	Immediate resources,	44,577 34

STATE BANK AT AUGUSTA.

*Incorporated March 24, 1854.*GEO. W. STANLEY, *President.*WM. R. SMITH, *Cashier.*

Directors—Geo. W. Stanley, John McArthur, Cyrus Briggs, Geo. D. Stanley, of Augusta; James A. Sanborn, of Readfield.

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

Number of stockholders, 70.

Largest amount of stock held by any one person or corporation, 120 shares.

Amount of stock owned out of the State, 168 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have general plates.

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

Declared, July, 1863. 7,770 00

Amount of reserved profits after declaring same and paying State and Government tax, 4,770 00

Liabilities of directors as principals, -

Liabilities of directors as sureties, -

Liabilities of stockholders as principals, 500 00

Loan as verified by actual inspection, 194,862 93

Largest loan since January 1, 1863, May 4, 1863, 203,631 15

Loan made up of 139 notes and drafts.

U. S. Government securities in the loan, 11,660 00

Other public securities in the loan, -

Overdue paper, 6,920 00

Probable loss on overdue paper, 1,000 00

Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 197 53

Whole amount of bills received from the engraver as appears by the engraver's bill exhibited, 253,500 00

Bills destroyed as appears by records, 20,000 00

Unsigned bills on hand, 4,200 00

Bills in bank at time of examination, July 30, 1863, 66,692 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$194,862 93
Circulation,	162,608 00	Real estate,	-
Deposits,	95,919 49	Bills of other banks & checks,	30,600 54
Bank balances,	-	Bank balances,	121,676 20
Profits,	5,210 30	Specie,	16,598 12
	<u>363,737 79</u>		<u>363,737 79</u>
Immediate liabilities,	258,527 49	Immediate resources,	168,874 85

TICONIC BANK AT WATERVILLE.

*Incorporated April 1, 1831.*JOSEPH EATON, *President.*A. A. PLAISTED, *Cashier.**Directors*—Joseph Eaton, of Winslow; J. Morrill, Samuel Appleton, S. Heath, Samuel Doolittle, of Waterville.

Capital, \$100,000. Par value of shares, \$80.

Number of stockholders, 142.

Largest amount of stock held by any one person or corporation, 65 shares.

Amount of stock owned out of the State, 124 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have special plates.

Rate and amount of last dividend, 3 1-8 per cent., \$3,221 65

Declared, April 6, 1863.

Amount of reserved profits after declaring same and paying State and Government tax, 472 12

Liabilities of directors as principals, 440 00

Liabilities of directors as sureties, 9,600 00

Liabilities of stockholders as principals, 1,500 00

Loan as verified by actual inspection, 154,468 76

Loan largest since January 1, 1863, June 13, 1863, 175,613 80

Loan made of 83 notes and drafts.

U. S. Government securities in the loan, 61,700 00

Other public securities in the loan, 8,874 00

Overdue paper, 26,291 90

Probable loss on overdue paper, 1,500 00

Amount of tax paid on stock of non-residents, under the act of March 23, 1863, 107 13

Whole amount of bills received from the engraver as by engraver's bill exhibited, 396,589 00

Bills destroyed as appears by the records, 237,539 00

Unsigned bills on hand, 71,850 00

Bills in bank at time of examination, August 1, 1863, 9,017 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$154,468 76
Circulation,	78,183 00	Real estate,	3,349 77
Deposits,	29,369 64	Bills of other banks & checks,	12,033 73
Bank balances,	—	Bank balances,	34,911 76
Profits,	2,228 91	Specie,	5,017 53
	<hr/>		<hr/>
	209,781 55		209,781 55
Immediate liabilities,	108,552 64	Immediate resources,	51,963 02

THOMASTON BANK AT THOMASTON.

Incorporated February 22, 1825.

WILLIAM SINGER, *President.*O. ROBINSON, *Cashier.*

Directors—Wm. Singer, Wm. R. Keith, Alfred Watts, Robert Walsh, all of Thomaston.

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

Number of stockholders, 78.

Largest amount of stock held by any one person or corporation, 55 shares.

Amount of stock owned out of the State, 20 shares.

Discount day, every other Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits

Do business in Boston at the Suffolk and Exchange Banks.

Receive bills home from Boston monthly.

Annual expenses of the bank, exclusive of the State tax, about \$1,400.

Have special plates for 1's, 2's, 3's, 50's and 100's; general for 5's, 10's and 20's.

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

Declared, April, 1863.

Amount of reserved profits after declaring same and paying State and Government tax,	3,987 20
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Liabilities of directors as principals,	650 00
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Liabilities of directors as sureties,	500 00
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Liabilities of stockholders as principals,	—
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Loan as verified by actual inspection,	80,278 92
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Largest loan since January 1, 1863, July 18, 1863,	84,957 77
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Loan made up of 21 notes and drafts.	—
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U. S. Government securities in the loan,	35,000 00
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Other public securities in the loan,	21,000 00
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Overdue paper,	1,623 92
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Probable loss on overdue paper,	—
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Amount of tax paid on stock of non-residents, under the act of March 23, 1863,	2 00
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Whole amount of bills signed as appears by the Bank Ledger, and also by a Bank Note Register,	96,000 00
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Bills destroyed, as appears by the records,	16,000 00
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Unsigned bills on hand,	37,000 00
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Bills in bank at time of examination, Sept. 19, 1863,	48,950 00
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<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$80,278 92
Circulation,	31,050 00	Real estate,	3,075 00
Deposits,	363,020 76	Bills of other banks & checks,	14,641 72
Bank balances,	1,874 51	Bank balances,	335,419 21
Profits,	7,776 23	Specie,	20,306 65
	453,721 50		453,721 50
Immediate liabilities,	395,945 27	Immediate resources,	370,367 58

TRADERS' BANK AT BANGOR.

Incorporated March 16, 1863.

WALTER BROWN, *President.*E. TRASK, *Cashier.*

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

Capital \$75,000. Par value of shares, \$75.	
Number of stockholders, 60.	
Largest amount of stock held by any one person or corporation, 143 shares.	
Amount of stock owned out of the State, 499 shares.	
No special discount day.	
Annual settlement was made with the cashier.	
Cashier's bond is renewed, and recorded.	
Allow no interest on deposits.	
Annual expenses of the bank, exclusive of the State tax, about \$1,600.	
Do business in Boston at the Bank of Mutual Redemption and North Bank.	
Receive bills home from Boston weekly.	
Have special plates.	
Rate and amount of last dividend, 3 per cent.,	\$2,250 00
Declared,	April, 1863.
Amount of reserved profits after declaring same and paying State and Government tax,	2,144 67
Liabilities of directors as principals,	
Liabilities of directors as sureties,	4,086 61
Liabilities of stockholders as principals,	10,394 42
Loan as verified by actual inspection,	120,003 01
Largest loan since January 1, 1863, June 13, 1863,	130,514 50
Loan made up of 132 notes and drafts.	
U. S. Government securities in the loan,	45,300 00
Other public securities in the loan,	2,000 00
Overdue paper,	6,606 93
Probable loss on overdue paper,	1,500 00
Amount of tax paid on stock of non-residents, under act of March 23, 1863,	none yet.
Whole amount of bills received from engraver, as appears by engraver's bill exhibited,	235,500 00
Bills destroyed, as appears by the records,	78,000 00
Unsigned bills on hand,	26,500 00
Bills in bank at time of examination, August 16, 1863,	60,703 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$75,000 00	Loan,	\$120,003 01
Circulation,*	70,297 00	Real estate,	6,295 56
Deposits,	46,763 09	Bills of other banks & checks,	45,468 17
Bank balances,	-	Bank balances,	17,880 22
Profits,	3,835 86	Specie,	9,249 00
	<u>195,895 95</u>		<u>195,895 96</u>
Immediate liabilities,	117,060 09	Immediate resources,	69,597 39

* Less one week's redemption.

UNION BANK AT BRUNSWICK.

Incorporated July 27, 1850.

ADAM LEMONT, *President.*BARTLETT ADAMS, *Cashier.*

Directors—Adam Lemont, A. B. Thompson, Robert McMannus, Chas. S. Pennell, Amherst Whitmore, Isaac L. Scolfield, Wm. Decker, Uriah Jack, of Brunswick; Joshua Haskell, of Topsham.

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

Number of stockholders, 110.

Largest amount of stock held by any one person or corporation, 54 shares.

Amount of stock owned out of the State, 41 shares.

Discount day, Wednesday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Market Bank.

Receive bills home from Boston weekly.

Have special plates.

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

\$1,750 00

Declared,

July, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

411 21

Liabilities of directors as principals,

500 00

Liabilities of directors as sureties,

1,644 80

Liabilities of stockholders as principals,

575 00

Loan as verified by actual inspection,

84,837 50

Loan largest since January 1, 1863, January 21, 1863,

93,189 94

Loan made up of 91 notes and drafts.

U. S. Government securities in the loan,

15,000 00

Other public securities in the loan,

7,456 58

Overdue paper,

4,741 13

Probable loss on overdue paper,

-

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

-

Whole amount of bills received, as appears by engraver's bill exhibited, 206,000 00

Bills destroyed, as appears by records, 96,372 00

Unsigned bills on hand, 27,000 00

Bills in bank at time of examination, July 27, 1863, 45,676 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$84,837 50
Circulation,	33,952 00	Real estate,	5,393 00
Deposits,	49,736 14	Bills of other banks & checks,	3,681 00
Bank balances,	-	Bank balances,	39,583 33
Profits,	528 95	Specie,	3,722 26
	<hr/>		<hr/>
	137,217 00		137,217 00
Immediate liabilities,	86,688 14	Immediate resources,	46,986 58

VEAZIE BANK AT BANGOR.

*Incorporated July 14, 1848.*SAMUEL VEAZIE, *President.*WILLIAM J. LORD, *Cashier.*

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

Capital, \$150,000. Par value of shares, \$50.

Number of stockholders, 11.

Largest amount of stock held by any one person or corporation, 600 shares.

Amount of stock owned out of the State, none.

Discount every day.

Cashier's bond was renewed.

Allow interest on deposits at 3 per cent.

Annual expenses of the bank, exclusive of the State tax, about \$2,500.

Do business in Boston at the Exchange Bank.

Receive bills home from Boston weekly.

Have special plates for 1's, 2's, 3's 5's and 10's ; general plates for others.

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

Declared, April, 1863. 17,373 91

Amount of reserved profits after declaring same and paying State and Government tax, 17,373 91

Liabilities of directors as principals, —

Liabilities of directors as sureties, 26,412 28

Liabilities of stockholders as principals, —

Loan as verified by actual inspection, 351,725 56

Largest loan since January 1, 1863, August 5, 1863, 356,680 23

Loan made up of 564 notes and drafts.

U. S. Government securities in the loan, 10,000 00

Other public securities in the loan, 3,400 00

Overdue paper, 19,223 29

Probable loss on overdue paper, 5,000 00

Amount of tax paid on stock of non-residents under the act of March 23, 1863, —

Whole amount of bills received from the engraver, as appears by the engraver's bill exhibited, 588,800 00

Bills destroyed as appears by records, 226,100 00

Unsigned bills on hand, 36,000 00

Bills in bank at time of examination, August 10, 1863, 173,546 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$150,000 00	Loan,	\$351,725 56
Circulation,	153,154 00	Real estate,	10,000 00
Deposits,	100,878 55	Bills of other banks & checks,	8,473 53
Bank balances,	1,397 06	Bank balances,	40,270 84
Profits,	22,666 19	Specie,	17,625 87
	<u>428,095 80</u>		<u>428,095 80</u>
Immediate liabilities,	255,429 61	Immediate resources,	66,370 24

VILLAGE BANK AT BOWDOINHAM.

*Incorporated February 15, 1856.*NATHANIEL PURRINTON, *President.*R. BUTTERFIELD, *Cashier.*

Directors—Nathaniel Purrinton, Henry Sampson, Joseph Mustard, Robert Purrinton, E. P. Carr, of Bowdoingham; Isaac Starbird of Litchfield; John Coombs of Bowdoin.

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

Number of stockholders, 47.

Largest amount of stock held by any one person or corporation, 65 shares.

Amount of stock owned out of the State, 64 shares.

Discount day, Wednesday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Bank of Commerce.

Receive bills home from Boston weekly.

Have general plates.

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

\$1,500 00

Declared,

April, 1863.

Amount of reserved profits after declaring same, and paying State and Government tax,

2,714 66

Liabilities of directors as principals,

—

Liabilities of directors as sureties,

6,000 00

Liabilities of stockholders as principals,

—

Loan as verified by actual inspection,

61,643 57

Loan largest since January 1, 1863,

70,863 29

Loan made up of 47 notes and drafts.

U. S. Government securities in the loan,

21,500 00

Other public securities in the loan,

8,898 33

Overdue paper,

3,586 84

Probable loss on overdue paper,

2,000 00

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

—

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

74,000 00

Bills destroyed, as appears by records,

—

Unsigned bills on hand,

24,000 00

Bills in bank at time of examination, July 29, 1863,

13,569 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$61,643 57
Circulation,	36,431 00	Real estate,	—
Deposits,	79,579 11	Bills of other banks & checks,	4,063 52
Bank balances,	—	Bank balances,	99,228 17
Profits,	1,977 39	Specie,	3,052 15
	<hr/>		<hr/>
	167,987 41		167,987 41
Immediate liabilities,	116,010 11	Immediate resources,	106,343 84

WALDOBOROUGH BANK AT WALDOBOROUGH.

Incorporated March 7, 1853.

ISAAC REED, *President.*B. B. HASKALL, *Cashier.*

Directors—Isaac Reed, Samuel W. Jackson, John Sides, L. L. Kennedy, George Farrington, all of Waldoborough.

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

Number of stockholders, 146.

Largest amount of stock held by any one person or corporation, 23 shares.

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

Discount on every business day.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

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

Do business in Boston at Bank of Mutual Redemption.

Receive bills home from Boston irregularly.

Have special plates.

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

\$2,000 00

Declared,

July, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

2,633 40

Liabilities of directors as principals,

-

Liabilities of directors as sureties,

-

Liabilities of stockholders as principals,

1,200 00

Loan as verified by actual inspection,

97,463 12

Loan largest since January 1, 1863, Sept. 19th, 1863.

97,463 12

Loan made up of 92 notes and drafts.

U. S. Government securities in the loan,

26,000 00

Other public securities in the loan,

4,500 00

Overdue paper,

4,566 66

Probable loss on overdue paper,

-

Amount of tax paid on stock of non-residents, under the act of March

23, 1863,

-

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

242,011 00

Bills destroyed as appears by records,

90,391 00

Unsigned bills on hand,

78,320 00

Bills in bank at time of examination, Sept. 19, 1863,

34,063 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$50,000 00	Loan,	\$97,463 12
Circulation,	39,237 00	Real estate,	1,254 73
Deposits,	39,210 27	Bills of other banks & checks,	7,878 11
Bank balances,	-	Bank balances,	18,593 09
Profits,	3,414 78	Specie,	6,673 00
	<u>131,862 05</u>		<u>131,862 05</u>
Immediate liabilities,	78,447 27	Immediate resources,	33,144 20

WATERVILLE BANK AT WATERVILLE.

*Incorporated July 21, 1850.*DENNIS L. MILLIKEN, *President.*A. PERKINS, *Cashier.*

Directors—Dennis L. Milliken, James Stackpole, Thomas G. Kimball, Samuel Kimball, Alden Emery, Edmund F. Webb, of Waterville; and Francis Low of Clinton.

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

Number of stockholders, 126.

Largest amount of stock held by any one person or corporation, 45 shares.

Amount of stock owned out of the State, 102 shares.

Discount day, Monday.

Annual settlement was made with the cashier.

Cashier's bond is renewed and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Suffolk Bank.

Receive bills home from Boston weekly.

Have general plates.

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

\$3,000 00

Declared,

July, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

1,691 90

Liabilities of directors as principals,

1,518 32

Liabilities of directors as sureties,

3,123 87

Liabilities of stockholders as principals,

1,900 00

Loan as verified by actual inspection,

179,851 56

Loan largest since January 1, 1863, May 18, 1863,

187,093 18

Loan made up of 108 notes and drafts.

United States Government securities in loan,

25,800 00

Other public securities in the loan.

18,636 00

Overdue paper,

26,918 12

Probable loss on overdue paper,

1,800 00

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

108 22

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

221,000 00

Bills destroyed as appears by the records,

105,700 00

Unsigned bills on hand,

25,500 00

Bills in bank at time of examination, August 1, 1863,

7,896 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$179,851 56
Circulation,	81,904 00	Real estate,	1,500 00
Deposits,	15,083 13	Bills of other banks & checks,	4,085 52
Bank balances,	—	Bank balances,	9,537 17
Profits,	3,093 11	Specie,	5,105 99
	<u>200,080 24</u>		<u>200,080 24</u>
Immediate liabilities,	96,987 13	Immediate resources,	18,728 68

YORK BANK AT SACO.

*Incorporated April 1, 1831.*DANIEL CLEAVES, *President.*JOHN C. BRADBURY, *Cashier.*

Directors — Daniel Cleaves, Wm. Perkins, James M. Dearing, Richard F. C. Hartley of Saco; Thos. M. Hayes of Portland.

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

Number of stockholders, 97.

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

Amount of stock owned out of the State, 200 shares.

Discount day, Wednesday.

Annual settlement was made with the cashier.

Cashier's bond is renewed, and recorded.

Allow no interest on deposits.

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

Do business in Boston at the Globe Bank.

Receive bills home from Boston weekly.

Have general plates.

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

\$3,000 00

Declared,

April, 1863.

Amount of reserved profits after declaring same and paying State and

Government tax,

8,728 92

Liabilities of directors as principals,

5,200 00

Liabilities of directors as sureties,

588 00

Liabilities of stockholders as principals,

2,100 00

Loan as verified by actual inspection,

116,399 40

Loan largest since January 1, 1863, March 14, 1863,

157,510 00

Loan made up of 321 notes and drafts.

U. S. Government securities in the loan,

3,000 00

Other public securities in the loan,

17,435 00

Overdue paper,

9,034 00

Probable loss on overdue paper,

500 00

Amount of tax paid on stock of non-residents, under the act of March 23, 1863,

158 34

Whole amount of bills issued as appears by the Ledger, which shows the emissions and the burnings,

135,650 00

Bills destroyed October 5, 1861,

8,000 00

Unsigned bills on hand,

7,000 00

Bills in bank at time of examination, July 24, 1863,

63,962 00

<i>Liabilities.</i>		<i>Resources.</i>	
Capital,	\$100,000 00	Loan,	\$116,399 40
Circulation,	63,688 00	Real estate,	3,260 00
Deposits,	41,071 03	Bills of other banks & checks,	7,601 89
Bank balances,	-	Bank balances,	78,442 51
Profits,	10,798 28	Specie,	9,853 51
	<u>215,557 31</u>		<u>215,557 31</u>
Immediate liabilities,	104,759 03	Immediate resources,	95,897 91

AGGREGATE OF SIXTY-NINE BANKS.

Liabilities.		Resources.	
Capital,	\$8,008,000 00	Loan,	\$14,983,609 76
Circulation,	6,019,156 00	Real estate,	245,846 00
Deposits,	6,421,005 30	Bills of other banks & checks,	1,047,979 44
Bank balances,	118,020 42	Bank balances,	4,370,562 06
Profits,	759,859 02	Specie,	678,043 48
	21,326,040 74		21,326,040 74

COMPARISON WITH THE AGGREGATES OF 1862.

	Capital.	Circulation.	Deposits.	Bank Balances.	Profits.	Immediate liabilities.
1862,	\$7,983,000	\$5,965,943	\$4,662,931	\$127,304	\$683,661	\$10,756,179
1863,	8,008,000	6,019,156	6,421,005	118,020	759,859	12,558,181
Increase,	25,000	53,213	1,758,074		76,198	1,802,002
Decrease,				9,284		

	Loans.	Real estate.	Bills other b'ks & ch'ks.	Bank balances.	Specie.	Immediate liabilities.
1862,	\$12,829,517	\$255,644	\$874,254	\$4,780,532	\$682,891	\$6,337,678
1863,	14,983,609	245,846	1,047,979	4,370,562	678,043	6,096,584
Increase,	2,154,092		173,725			
Decrease,		9,798		409,970	4,848	241,094

Overdue paper, 1862,	\$1,109,860 69	Estimated loss on same,	\$135,235
“ “ 1863,	761,492 00	“ “ “	111,356
Decrease,	347,368 69	Decrease,	23,879

ERRATA.

Page 17, add to directors—Forest Eaton, Alfred; Wentworth L. Young, Parsonsfield; Benjamin Leavitt, Waterborough.

Page 17, annual expenses of the bank, &c., read \$1,000 instead of \$100.

Page 20, bills destroyed since August 20, &c., should read \$51,405.00.

Page 25, whole amount of bills received from the engraver, &c., read \$143,001.00.

Page 34, immediate liabilities should read \$73,687.50.

Page 38, unsigned bills should read \$82,000.00.

Page 46, unsigned bills on hand should read \$9,500.00.

Page 48, liabilities should read \$187,338.29.

Page 63, unsigned bills on hand should read \$76.00.

To the Governor and Council:

All the Banks and Savings Institutions in the State having been visited, the Bank Commissioners would now respectfully present the following as their Annual Report :

SAVINGS BANKS.

The Savings Banks are the same in number as last year, viz: Fifteen, with a deposit of \$2,641,746.41. In twelve of these banks there has been an increase of deposits to the amount of \$826,995.20, and in three of these institutions, (where they are closing their business,) there has been a decrease of \$61,683.97—making a net increase of deposits during the past year of \$765,311.23. The comparative statement shows where the increase or decrease in each institution has been made, and the amount.

In fourteen of the Savings Banks we found investments in U. S. Government Securities, varying in amount according to the amount of deposits, and the aggregate amount of U. S. Securities held by these institutions is \$746,898.

The investments in these Banks seem to have been made with care and caution, and with reference to the interests of that numerous class whose all is entrusted to their keeping. The increase of the deposits show that they continue to enjoy, as they continue to deserve, the confidence of the public.

That so large an increase should have been made in a year, when the prices of all the necessaries of life have advanced fifty per cent., and when the expenses of living have in many localities doubled, is proof that honest labor has not been unrequited. It shows that the laborer is not only worthy of, but has received his hire—that we have not used our “neighbors service without wages,” and that the hire of “the laborers who reaped down our fields” hath not been “kept back by fraud.”

Every Savings Bank in the land speaks of the dignity of labor, and every deposit may have its history of toil, patience, and self-denial.

Tom Hood, (who died before the invention of sewing machines,) in his inimitable poem, "The Song of the Shirt," has given us a peep behind the curtain, and we there learn the history of some of these deposits. We hope his graphic description has never been realized among us. We turn rather to our own Longfellow who, in his beautiful description of the village blacksmith, has truthfully daguerreotyped very many of the patrons of the Savings Banks :

"His brow is wet with honest sweat,
He earns whate'er he can,
And looks the whole world in the face,
For he owes not any man."

"Results not processes are for the public eye." The investigations of science teach us that the coral reefs, which lie concealed a few feet below the surface of the waves, are the work of multitudes of little insects. The work of accretion which was commenced ages or centuries ago is still going forward *silently*, quietly, busily. We think not of them as daily increasing, nor of the manner in which the work is carried forward. They are noted upon our charts simply as being the breakers against which the oaken ribs of some noble ship was dashed, and as marking the spot where crews of hardy sailors have gone down amid the roar of the tempest.

By a process as *silent*, as quiet, as unnoticed as that by which the coral reefs are formed, our Savings Banks are accumulating daily, and increasing, from year to year; not like the coral reefs to endanger and destroy, but to benefit and bless the laboring classes, whose mites they gather up, and whose substance is precious in the eyes of Him, without whose knowledge not a sparrow falleth.

BANKS OF DISCOUNT.

There are sixty-nine banks in operation in the State, the same number as last year—with a capital of \$8,008,000, being an increase of \$25,000 from last year. This increase is in the Mercantile Bank, Bangor, which we now report with a capital of \$100,000.

We are not aware that any report has been made by the receivers of the Sanford Bank, and its affairs stand as at our last report.

The bills of the Norombega Bank continue to be redeemed at the

Veazie Bank, Bangor, where funds are deposited for the purpose.

The affairs of the Atlantic Bank, Portland, and the Mariners' Bank at Wiscasset, may be considered as closed. At our last report the circulation of each was merely nominal, and only eight dollars of the former and five dollars of the latter, had been presented for redemption during the year 1862.

The Lincoln County Bank at Wiscasset, incorporated March 5th, 1861, never completed their organization, and never went into operation. We notice, however, the newspaper statement, that bills are in circulation, purporting to be issued by this corporation.*

At our last report, the outstanding circulation of the Ellsworth Bank was \$2,632. Of this amount, \$141 has been presented and redeemed during the past year, leaving the circulation \$2,491. The deposits have been paid in full, and the trustees redeem the bills at sight; and will continue to do so till October 1, 1864, when the time for closing its affairs expires by limitation.

The Alfred Bank at Alfred, has been visited three times during the year, and certain irregularities appearing, an injunction was asked for, and granted. A hearing was had before the Supreme Court, at Portland, October 24, 1863, Judge Rice presiding. At the hearing the following specifications were presented:

"1st. Because there has been a departure from the ordinary business of banking institutions.

"2d. Because its immediate liabilities to the bill-holders and depositors are \$36,130.72, and its immediate available assets are \$6,808.34.

"3d. Because a large part of the loan of the said bank, we have reason to think, will not be paid at maturity—the sum of \$25,274 being already *over due and unpaid*—which said sum is more than forty per cent. of the entire loan of the bank.

"4th. Because money has been loaned upon memorandum checks to parties who have no deposit in the bank; which checks were taken without the knowledge and consent of the Directors.

"5th. Because loans have, in certain instances, been made, exceeding in amount one half the capital stock of the said bank; which loans have not been submitted to the Board of Directors for their

* SPURIOUS BANK BILLS.—Well executed bills of the "Lincoln County Bank, Wiscasset, Maine," are in circulation. There is no such bank.—[Boston Journal, December 4th.]

consent and approval; and said loans thus made without the knowledge, consent and approval of the Directors, have not been entered upon the books of the bank, where they would come to the knowledge of the Directors, or pass under their inspection.

“6th. Because the loans referred to in the fifth specification, thus clandestinely made, without the knowledge, consent and approval of the Directors, and not entered upon the books of the bank, were brought to the attention of the officers of the bank at our first visit to the institution this season, to wit: July 22, 1863; and assurances were then given that the said loans should be at once adjusted. At our second visit to the bank, September 15, 1863, these loans not having been adjusted, still stronger assurances were given that they should be paid immediately—which assurances thus made *at our first visit*, and reaffirmed at our *second visit*, have not been realized at a *third visit*, October 7th, 1863, and the said loans thus made as above described, remain in the larger part *due and unpaid*.

“7th. Because the said bank is insolvent.”

Attorney-General Drummond appeared in behalf of the State, and the Bank appeared by its President, with counsel. The following is the answer to the foregoing specifications, filed by Ira T. Drew, Esq., Attorney for the Bank:

“And now the said President, Directors and company appear, and for answer to the charges and matters in said application and specifications contained, say in regard to the first specification, that there may have been departures from the ordinary business of banking institutions, but that no loss has resulted to the public or to the stockholders of said Bank.

“To second specification they say, the entire liabilities of said Bank are only \$28,933.04, and its available assets are \$78,691.76, instead of \$6,808.34, as stated in said specification.

“To third specification, they say that only \$8,968.12 is now overdue, all of which, with the exception of \$1,275, is considered available in due time to answer the demands of the Bank.

“Fourth specification. They say the present Board of Directors has not allowed money to be paid out on memorandum checks of persons having no deposits, and if any such practices have heretofore prevailed, such checks were paid and none are in said Bank.

“Fifth specification. Said Directors say, that they have made no

loans except upon paper approved by a majority of their board, and whatever irregularities, if any existed, have been corrected.

“In answer to the sixth specification, the assurances and promises referred to in this specification, said Directors find, upon careful examination of the matters, that the said promises and assurances have been fulfilled, and the Bank has now realized the benefit of their performance.

“To the seventh specification, they refer to the answer to the second for the entire solvency of said bank and the abundance of its assets to meet all its liabilities; wherefore, they pray that said application may be dismissed.”

By their Attorney,

IRA T. DREW.

After a full hearing of the Court, upon the issue whether the injunction should be made perpetual or be dismissed, it was

“*Ordered*, That the injunction in the case of the Alfred Bank, be so far modified that said Bank be authorized to proceed with its legitimate business of banking, in conformity with law, and collecting its debts until otherwise ordered by this Court or some member thereof.”

The injunction has not been removed, and we have not since called for any further action by the Court.

The parties claim that another and a better state of things now exist, and the tabular statement of the Bank, which we present on page 17, shows an improved condition, and is the statement which was made at the hearing before the Court, and supported by the oath of the present Cashier.

We present—as in our former reports—in the tabular statements, those facts respecting each bank in which the public are most interested. We have added several items which have not heretofore been inserted. First—we have endeavored to show just the amount of tax paid by each bank on stock of non-residents, under the act of March 23, 1863. Second—we have shown the amount of U. S. securities held by each bank. And third—the amount of other public securities held by each institution. By the term “*other public securities*,” we mean State, County, City and Town scrip, in distinction from individual notes.

We need not give in detail what we have twice before explained, viz: our *modus operandi* for obtaining the circulation of each bank.

It is sufficient to say, that we have rigidly adhered to our for-

mer method—going back to first principles; ascertaining, if possible, the amount of bills received from the engraver, and working the circulation down from that data.

As heretofore, so now, the loan of each bank has been obtained by a careful inspection of each note, draft or security which went to make up the amount, and the whole has been carefully added in order to see how it would compare with the ledger balance of notes discounted.

The circulation, which from 1861 to 1862, increased almost two millions, has increased the past year \$53,213. The same causes which existed in 1862, requiring so large a circulation, have existed the past year, viz.: advances to soldiers for bounties, the paying off of regiments, allotment rolls sent home from the army, and the high prices for merchandise which have ruled in the market, requiring a much larger amount of money to carry on the trade of the community, than when all prices were at the peace standard.

The bills of our banks have not been returned to them as speedily as in years past, and cashiers could not judge of their redemption in Boston by the amount paid out on any given week.

Nearly all the banks were visited this year prior to the annual meeting in October. We have given the names of directors as we took them at the date of our examination. Some changes may have been, and doubtless were made, at the annual meetings. Where these changes have come to our knowledge, we have given the names of the directors as at the last advices. We have given the names of the directors in the Bath and Portland Banks as they were announced in the daily papers of those cities.

The tabular statements will show that some few banks in the State allow interest, at different rates, upon deposits. We alluded to this in our Report of last year, and expressed the opinion that it was hardly consistent with strict banking principles. We allude to it now, not in any spirit of fault-finding, or with a view of dictating or even advising any institution in that respect. We simply express our opinions as being against the practice, leaving every board of directors to judge what course is best for their own interest.

The deposits and the *profits* have both increased during the past year, the former by the sum of \$1,758,074, and the latter by the sum of \$76,198, while the indebtedness to other banks has decreased \$9,284.

On the other side of the equation, it will be noticed that the specie has decreased some \$4,800. While the loans have increased \$2,154,092. With this large increase in the loans, we are most happy to notice that there has been a decrease in the overdue paper of \$348,368.

Although the loans have increased by an amount of over two millions, if from the amount of loans at the present time, we deduct the amount of United States Government Securities, and the amount of other public securities in the loan, we shall find that the individual indebtedness has *decreased* rather than *increased*.

The stockholders' records we have generally found to be kept with scrupulous care and exactness. We wish we could say the same of the directors' records. We give a few specimens by way of illustration. In one case the record shows that from October, 1862, to August, 1863, (a period of ten months,) in only two instances was a quorum present; and in twenty-six instances the record reads, "Date —, present A B—, discounted \$—. In a second case the record shows thirty meetings held in 1863, and at twenty-one of these a quorum was not present. A third record shows a quorum present at only two meetings within the past year. In still another case the record shows nineteen meetings held between the time of our visit in 1862 and the time of our visit the present year, and at only three of these was a quorum present. The following stereotyped record appears throughout with three exceptions:

"Met. Present C. D. Voted to adjourn."

Now as *adjourning* seems to have been a prominent business with this board, and as one member was competent to *adjourn*, there was a great saving of labor, for one member could *assemble himself* together more speedily than some *four or five*. Occasionally when some large failure happens, *this or that* member of the Board is astonished that so much of the paper has been taken by the Bank. He begins to inquire as to it. His inquiries come too late. It was a part of his duty to have been present at the meetings of the Board—to have known what paper was *offered*, and what paper was *taken*, and then and there to object if he saw cause so to do.

Through this sin of omission, we have known the largest note in a bank smuggled in, and never passed upon by the directors, and brought first to their notice by the Commissioners.

In another case a few years ago, the directors of a bank in this State were surprised by learning, (*as they did accidentally,*) that one individual was indebted to the bank to the amount of 25 per cent. of its capital. The surprise was universal. Members of the board vied with each other in disclaiming having taken so large an amount of the paper. Nevertheless the paper was *there*, and was happily adjusted without loss.

The cashier for his own protection ought to be able to show by his records that a *particular piece* of paper was taken at a certain date, that A, B and C of the directors were present, and that it was presented, *acted upon* and *accepted*. The record should be so *specific* and so carefully made up, as to fix the responsibility; and leave no room for cavil or doubt.

It may not be amiss to suggest, that those directors, "by whose official mismanagement a loss or deficiency of the capital stock of a bank occurs," may be held liable therefor, in their individual capacity.

While alluding to the omissions of directors, we would call attention to another which we found in certain localities. No provision of the Statute is plainer than the one requiring the directors to make an annual examination, or settlement with the cashier; and the time when it shall be done is also mentioned, viz: where the cashier's bond is renewed in the month of October of each year. There is a reason and fitness in having the annual settlement made when the bond is renewed; because the bondsmen of one year may not always be the bondsmen of another year; and the liabilities of all parties are thus determined. We found several banks where this examination or settlement had not been made. We set this down as being wholly the fault of the directors, for the cashiers had promptly renewed their bonds, and from what we saw of their accounts, we are confident that they would be willing any day to give an account of their stewardship.

Two attempts at burglary have been made upon banks during the year. One upon the Pejepsco Bank at Brunswick, and one upon the Skowhegan Bank at Skowhegan. The vault of the Pejepsco Bank was constructed in the most thorough manner. It was built of large granite blocks, laid in cement and secured together with iron bolts. This structure was enclosed in a firm brick wall with an air space of six inches between the two. The doors of the vault were of the most approved workmanship and well secured

with locks. In the vault was a burglar-proof safe containing the valuables. In this case the rogues, by powder, or some powerfully explosive agent, blew one side of the vault open and directly out into the banking room. In doing this, they let down from above upon the safe such a mass of stone, brick and masonry, as to bury it and protect it completely. They made no attempt upon the *safe*, for the reason that they could not get at it. The next morning it took several workmen some hours with proper tools to get the safe out from beneath the mass of rubbish. We cannot say how far the safe would have resisted their attempts; but in their anxiety to make a sure thing of it, they succeeded admirably, and rendered the safe doubly secure. Having thus defeated their own object, and finding their plans entirely frustrated, they contented themselves with opening several trunks left by individuals for safe keeping, and rifling them of their contents, and taking a small sum inadvertently left out of the safe. The loss to the Bank was trifling, interfering in no respect with their business.

A few weeks after the attempt upon the Pejepsco Bank, a similar attempt was made to enter the Skowhegan Bank at Skowhegan. They have at this bank a first rate stone vault, built of heavy granite blocks, belted together and founded upon a solid ledge. Inside the vault they have a good burglar-proof safe well secured.

About one o'clock on the morning of the 15th of November, a gentleman lodging in the immediate vicinity of the bank, was awakened by a loud report, and this was soon followed by a second. He arose, and noticing a light in the bank, at once gave the alarm, and called the Cashier and other parties. They went immediately to the bank and the rogues suddenly decamped. Here, as in the former case, they operated with powder or some explosive agent, and did some injury to the locks and bank doors, but got nothing of value.

We have given the details of these two attempts, because they are timely warnings to those banks which are relying for security wholly upon the strength of their vaults.

We do not say that all the safes purporting to be burglar-proof are *really* so. Suppose they are not; they are, nevertheless, a great protection.

The operators in these actions of *forcible entry*, if they have not

improved their morals by reading good John Foster's essay on the improvement of time, have learned to improve the *time*, and they all enter fully into the sentiment of Macbeth—

“ When 'tis done, then 'twere well,
It were done quickly.”

Time with them is precious, and anything that requires time and labor to open is a protection.

We had an opportunity of seeing just how the vault of the Pejepscot Bank was constructed, and there are few in the State more strongly or securely built. Had they relied for safety wholly upon the strength of the vault, they would have lost everything. Their safe saved them, and the villains, to use an Hibernian expression, put the safe “ *beyond all safety.*”

We have given the amount of tax that each bank has paid on stock of non-residents, under the act of March 23, 1863. Thirty-nine banks have paid \$13,972.78. Many of the banks set down as having paid nothing, were expecting to be called upon, but had not paid at the time of our visit, so that the sum we have given will be considerably increased.

The only feature in the act of March 23d, which struck us favorably, was that which would compel stockholders whose residence was unknown, to disclose their *whereabouts*. We doubt the propriety of taxing foreign *bona fide* stockholders who invest capital among us, of which we have the benefit and advantage. Other States have prospered under a system of legislation calculated to invite capital; it appears to us that the spirit of this act is to repel capital.

Is not the act likely to defeat its own object? Many of the non-resident stockholders are already making such a disposition of their stock as to escape the law. Bankers in various parts of the State have noticed this fact, and by this process the amount received is very likely to be greatly reduced.

This tax upon more than a million and a half of capital, has been paid to a few cities and towns, while the State at large receives no benefit therefrom. Some banks have paid it under protest, regarding it as unconstitutional.

Banking capital already pays a larger tax than any other branch of business, and with restrictions yearly multiplied, the banks are very likely to adopt the National banking system, and hence the State lose all revenue and all control.

At the present time the National banking law is being discussed by the most intelligent bankers and financiers in our own and other States. The system is yet an experiment, and its practical workings have not yet been developed. The law may not be perfect in all its details, and time will show where amendments and alterations are necessary; and these will doubtless be made, when shown to be just and right.

The act of our Legislature of March 26, 1863, was intended to give all our banks a fair opportunity for adopting the system if they wished to avail themselves of it.

This was leaving the subject in the best possible shape and giving them the responsibility, as theirs was the risk. It would savor somewhat of assurance and presumption, for us to give advice, and certainly, the gentlemen who manage our banks and control the banking capital of the State, are as competent to *judge*, as we are to *advise*. Three of our State Banks have adopted the system. The Market Bank at Bangor, has for some time past been closing its affairs as a State institution, and the stockholders, with other parties, have organized under the United States banking law. Several other banks in that city have the subject under consideration.

In October last the Auburn Bank voted to surrender their charter and organize under the national system. All the preliminary steps have been taken. United States bonds to the requisite amount have been secured, and they now only wait for their bills.

The stockholders of the Maine Bank at Brunswick have recently voted to surrender their charter and adopt the national banking system.

In several other localities, parties are moving in the same direction. So far as we learn, definite action has been taken only in three cases.* A bank has been organized at Bath, under the national law and gone into operation; but it was a new corporation, and not one of our State banks' changing from one system to the other.

While only three banks have surrendered their charters, and adopted the national system, very many others have the subject under advisement. The experiment is now being tried whether

* We see by the newspaper statement, that the Bank of Somerset and the Skowhegan banks have voted to unite and adopt the National system.

they can continue to do business and pay dividends under the heavy taxes imposed by the national banking law, a table of which will be found in the note.

It is not our province to discuss the national banking system, and we allude to it only as affecting the institutions of our State. If it is the design of the General Government by this system to absorb or abolish all State banks, still further taxes may be levied upon them, until they may be forced to surrender their charters. We cannot, however, accept this as the policy of the Government.

The act of March 26th, 1863, remitted one-half of the State tax to those banks which paid that amount under the United States tax act, on their circulation and deposits.

Doubtless this act has had its influence in retaining our Banks under the protection of our State charters: and if it is desirable that these institutions should continue under the guardianship of the State, we would suggest that *the whole of the State tax be remitted*. This would be but partially placing our State Banks on a footing with those organized under the new system, and such an act of justice and magnanimity would not be overlooked or disregarded by those gentlemen, who, in their respective institutions, are discussing the propriety of surrendering their charters and adopting the National system.

In almost every locality, we have been asked our opinion of the U. S. Government securities, as an investment. We are not vain enough to suppose our opinions worth more than the opinions of any other two men; but a significant answer to the above question

NOTE. *Taxes under the National Banking System.* Banks with a capital of not over \$100,000 are taxed upon an average circulation of 90 per cent., or under, $\frac{1}{2}$ per cent. semi-annually.

Banks with a capital of from \$100,000 to \$200,000 are taxed upon an average circulation of 80 per cent., or under, $\frac{1}{2}$ per cent. semi-annually.

Banks with a capital of from \$200,000 to \$300,000 are taxed upon an average circulation of 70 per cent., or under, $\frac{1}{2}$ per cent. semi-annually.

Banks with a capital of from \$300,000 to \$500,000 are taxed upon an average circulation of 60 per cent., or under, $\frac{1}{2}$ per cent. semi-annually.

Banks with a capital of from \$500,000 to \$1,000,000 are taxed upon an average circulation of 50 per cent., or under, $\frac{1}{2}$ per cent. semi-annually.

When the average circulation exceeds the above rates, the average excess is taxed 1 per cent. semi-annually.

The average amount of deposits beyond the average amount of circulation, is subject to a tax of $\frac{1}{4}$ per cent. semi-annually.

Dividends are subject to a tax of 3 per cent., also the surplus profits which may have accrued during the six months next preceding the time of declaring the dividend.

may be found in the following facts. The 69 Banks in Maine are represented by 398 directors. These gentlemen represent every shade of political opinions, from the most intense conservatism to the most ultra radicalism; and these gentlemen, controlling the entire bank capital of the State, may be said to embody as much of financial talent and ability as any other 398 men in the State. They have given their opinions of the U. S. Government securities by taking the sum of \$3,575,261 into the loans. We find the Savings' Banks managed by men, if possible, more careful and cautious than Bank directors, and of equal financial ability, and they have taken of the U. S. Government securities the sum of \$746,898.

Thus have the best financiers in Maine endorsed the Government to an amount of *over four millions*; and we cannot but think that in doing this, they have carefully "counted the cost," and know whereof they affirm.

In a crisis like that through which we are now passing, it is gratifying to notice the ability and the willingness with which the Banks respond to the calls of the nation. The fact that Banks and Savings' Institutions, managed and controlled by the most careful and cautious men among us,—men who, in many cases, have been the artificers of their own fortunes, and not a few of whom have earned their first dollars by the sweat of the brow,—hold over four millions of Government securities, and this amount they are constantly increasing, is in itself one of the best commentaries that can be written in favor of the Government. This fact addresses itself to the common sense of every man, and says that the Government which has protected us for fourscore years, has the ability and the power to redeem all its pledges, fulfil all its engagements, and will pay to the uttermost farthing.

There is still another view of this matter which may be taken. If the Government is to become a money borrower, (as in an emergency like the present it must,) it is infinitely better to borrow of its own citizens than abroad. If the Government is to become indebted to its own citizens, it is not desirable that this indebtedness should be consolidated in the hands of a few capitalists, but rather like the hair in mortar, and for the same purpose, that it be distributed through the masses, and such to a great extent is the case. The news-boy who greets us with "Morning papers," "Great battle on the Potomac," and who by crying his wares makes a few

pennies for the five-cent Bank: the servant girl who, by days of patient toil, adds one dollar every month to her savings' deposit: the hod-carrier who cautiously ascends the dizzy height, and feels the self-respect of a man who is *rising in the world*, as something is added every quarter-day to the right side of his account: the mechanic who in his work-shop fashions rude and raw materials into convenient and useful articles for our comfort, and the farmer's boy who whistles behind the plow,—all become through the Banks and Savings' Institutions, lenders to the Government; all feel that they have a sort of personal interest in its *support and maintenance*, and just so far as that feeling prevails they will be found true and loyal, for "where the treasure is there will the heart be also."

Within the past year, two of the oldest Cashiers in the State have closed their accounts *here*, and we trust gone up higher. To the banking fraternity a passing notice of the late Seth S. Fairfield, of the Biddeford Bank, and Josiah B. Scott, of the Canal Bank, may not be unwelcome. Mr. Fairfield was born at Wenham, Mass., March 12, 1790, and died July 3, 1863, at the age of 73. In early life he learned the trade of a mason, and worked for a time at the business in Boston. On the death of his father, he came to Biddeford, with his mother and sister, to whom he was a devoted son and brother. For a time he worked at his trade in that locality. He afterwards became a surveyor of lumber and of land, and in both these vocations secured the confidence of all by his faithfulness and accuracy. In 1827 he was chosen Cashier of the Manufacturers' Bank at Saco, and continued in that position until 1848, when upon the organization of the Biddeford Bank he was chosen its Cashier, and held the office at the time of his death. He was Mayor of the city of Biddeford in 1861-2, and declined a reëlection. He was faithful, honest, courteous, always, to all, and in all places, and died beloved and respected.

Josiah B. Scott, late Cashier of the Canal Bank, Portland, was born in Durham, in this State, Oct. 10, 1802. In the year 1816, (when fourteen years old,) he came to Portland, and became an inmate of the family of his brother-in-law, Joseph M. Gerrish, Esq., then a Deputy Sheriff and keeper of the jail for the county of Cumberland. He remained with Mr. Gerrish several years, assisting him in his duties as sheriff and jailor, and was then appointed clerk in the old Bank of Portland, of which Gen. Richardson was then Cashier. While holding this clerkship, he was at the same time

acting as a night clerk in the Post Office, then under the care of Robert Hsley, Esq. On the sixth of October, 1826, (at the age of twenty-four,) Mr. Scott was elected Cashier of the Canal Bank, then the largest Bank in the State, and held the position until the time of his death, which occurred Sept. 9, 1863. That he performed the duties of his office faithfully and acceptably, is sufficiently shown by the fact that he was retained for a period of thirty-seven years. He was a man of good judgment, strict integrity, large-hearted benevolence, and his death was deeply felt and sincerely mourned by a large circle of friends and relatives.

The Canal Bank have lost during the past year not only their Cashier, but also two prominent Directors, Wm. Goodenow and Nathaniel Warren, gentlemen long known in the business circles, sharing largely the public confidence, and possessing all those qualities which rendered them efficient and valuable members of the Board.

Four Bank Presidents have died since our last annual report,—Joseph Badger, of the Pejepscot Bank, Brunswick; Enoch Barnard, of the Bucksport Bank, Bucksport, and John H. Kennedy, of the Medomak Bank, Waldoborough,—all men well and favorably known in their respective localities, and placed each successive year at the head of these several Banks, by the unanimous wish of the stockholders. To this list one more must be added, and of this we need only say, that his *name* and *fame* have become a part of his country's history,—the *gallant, heroic, and lamented* BERRY.

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

DECEMBER 10, 1863.